

State: District of Columbia **First Filing Company:** St. Paul Fire and Marine Insurance Company, ...
TOI/Sub-TOI: 17.1 Other Liability-Occ Only/17.1020 Commercial Umbrella and Excess
Product Name: Oil & Gas - UMB
Project Name/Number: Forms Filing/2016-07-0129

Filing at a Glance

Companies: St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Mercury Insurance Company

Product Name: Oil & Gas - UMB

State: District of Columbia

TOI: 17.1 Other Liability-Occ Only

Sub-TOI: 17.1020 Commercial Umbrella and Excess

Filing Type: Form

Date Submitted: 11/10/2016

SERFF Tr Num: TRVD-130801035

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State Tr Num:

State Status:

Co Tr Num: 2016-07-0129

Effective Date: 04/01/2017

Requested (New):

Effective Date: 04/01/2017

Requested (Renewal):

Author(s): Jennifer Meyer, Jill Wood, Chiwanda Irving

Reviewer(s): Angela King (primary)

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

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General Information

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|---------------------------------------|--|
| Project Name: Forms Filing | Status of Filing in Domicile: Authorized |
| Project Number: 2016-07-0129 | Domicile Status Comments: |
| Reference Organization: | Reference Number: |
| Reference Title: | Advisory Org. Circular: |
| Filing Status Changed: 11/10/2016 | |
| State Status Changed: | Deemer Date: |
| Created By: Chiwanda Irving | Submitted By: Chiwanda Irving |
| Corresponding Filing Tracking Number: | |

Filing Description:

In accordance with the insurance laws and regulations in your state, we respectfully submit the attached filing for your review and consideration.

With this filing we are submitting an overall form revision of our existing Oil and Gas Program to more accurately reflect the changing needs of our insureds and the changing technology and exposure to loss of the Oil and Gas industry. This program is specifically geared toward businesses that are predominantly involved in the exploration, production, processing or transportation of oil or gas, including drillers, operators and non-operators, contractors, and other entities that support such exploration, production, processing, or transportation of oil or gas. For further detail regarding this filing, please refer to the Filing Memorandum and Form Transmittal Supplement included with this filing.

There is no rate impact with this filing.

Your approval of this filing would be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

Company and Contact

Filing Contact Information

| | |
|-------------------------------------|------------------------|
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Filing Company Information

St. Paul Fire and Marine Insurance
Company
One Tower Square
Hartford, CT 06183
(860) 277-5660 ext. [Phone]

CoCode: 24767
Group Code: 3548
Group Name:
FEIN Number: 41-0406690

State of Domicile: Connecticut
Company Type:
State ID Number:

St. Paul Guardian Insurance
Company
One Tower Square
Hartford, CT 06183
(860) 277-5660 ext. [Phone]

CoCode: 24775
Group Code: 3548
Group Name:
FEIN Number: 41-0963301

State of Domicile: Connecticut
Company Type:
State ID Number:

St. Paul Mercury Insurance
Company
One Tower Square
Hartford, CT 06183
(860) 277-5660 ext. [Phone]

CoCode: 24791
Group Code: 3548
Group Name:
FEIN Number: 41-0881659

State of Domicile: Connecticut
Company Type:
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: District of Columbia

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Form Schedule

| Item No. | Schedule Item Status | Form Name | Form Number | Edition Date | Form Type | Form Action | Action Specific Data | | Readability Score | Attachments |
|----------|----------------------|--|-------------|--------------|-----------|-------------|-------------------------|------------------|-------------------|----------------|
| 1 | | Pollution Clean-Up Costs, Including Well Out Of Control And Related Costs, Exclusion Endorsement - Oil And Gas Umbrella Excess Liability | OG536 | Rev. 9-16 | END | Replaced | Previous Filing Number: | | | OG536_0916.pdf |
| | | | | | | | Replaced Form Number: | OG536 Rev. 01-16 | | |
| | | | | | | | | | | |
| 2 | | Total Pollution Injury Or Damage And Pollution Clean-Up Costs, Including Well Out Of Control And Related Costs, Exclusion Endorsement - With Exception For Certain Bodily Injury, Property Damage, Or Pollution Cost Or Expense Related To Autos - Oil And Gas Umbrella Excess Liability | OG537 | Rev. 9-16 | END | Replaced | Previous Filing Number: | | | OG537_0916.pdf |
| | | | | | | | Replaced Form Number: | OG537 Rev. 01-16 | | |
| | | | | | | | | | | |
| 3 | | Pollution Injury Or Damage And Pollution Clean-Up Costs, Including Well Out Of Control And Related Costs, Exclusion Endorsement - Oil And Gas Umbrella Excess Liability | OG538 | Rev. 9-16 | END | Replaced | Previous Filing Number: | | | OG538_0916.pdf |
| | | | | | | | Replaced Form Number: | OG583 Rev. 01-16 | | |
| | | | | | | | | | | |
| 4 | | Blowout And Cratering Property Damage And Pollution Clean-Up Costs, Including Well Out Of Control And Related Costs, Exclusion Endorsement - Oil And Gas Umbrella Excess Liability | OG543 | Rev. 9-16 | END | Replaced | Previous Filing Number: | | | OG543_0916.pdf |
| | | | | | | | Replaced Form Number: | OG543 Rev. 01-16 | | |
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| 5 | | Your Above-Ground Operations For Disposal Wells Endorsement - Oil And Gas Umbrella Excess Liability | OG555 | Rev. 9-16 | END | Replaced | Previous Filing Number: | | | OG555_0916.pdf |
| | | | | | | | Replaced Form Number: | OG555 Rev. 01-16 | | |
| | | | | | | | | | | |
| 6 | | Total Pollution Injury Or Damage And Pollution Clean-Up Costs, Including Well Out Of Control And Related Costs, Exclusion Endorsement - With Exceptions For Certain Bodily Injury Or Property Damage Related To Hostile Fire And Certain Bodily Injury, Property Damage, Or Pollution Cost Or Expense Related To Autos - Oil And Gas Umbrella Excess Liability | OG579 | Rev. 9-16 | END | Replaced | Previous Filing Number: | | | OG579_0916.pdf |
| | | | | | | | Replaced Form Number: | OG579 Rev. 01-16 | | |
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| 7 | | Underground Resources And Underground Equipment Of Others Broadening Endorsement - Oil And Gas Umbrella Excess Liability | OG585 | Rev. 9-16 | END | Replaced | Previous Filing Number: | | | OG585_0916.pdf |
| | | | | | | | Replaced Form Number: | OG585 Rev. 01-16 | | |
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| 8 | | Underground Resources And Underground Equipment Of Others Broadening Endorsement - With Each Event Sublimit - Oil And Gas Umbrella Excess Liability | OG603 | Rev. 9-16 | END | Replaced | Previous Filing Number: | | | OG603_0916.pdf |
| | | | | | | | Replaced Form Number: | OG603 Rev. 01-16 | | |
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| 9 | | Newly Acquired Or Formed Organizations Endorsement - Limited Liability Companies And Trusts Included - Oil And Gas Umbrella Excess Liability | OG604 | Rev. 9-16 | END | New | | | | OG604_0916.pdf |

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| 10 | | Failure To Supply Exclusion Endorsement - With Exception For Failure To Supply That Results From Described Sudden And Accidental Physical Damage And With Each Event And General Total Sublimits - Oil And Gas Umbrella Excess Liability | OG639 | Rev. 9-16 | END | Replaced | Previous Filing Number: | | | OG639_0916.pdf |
| | | | | | | | Replaced Form Number: | OG639 Ed. 01-16 | | |
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| 11 | | Limited Coverage For Your Liability For The Conduct Of An Unnamed Partnership, Joint Venture, Or Limited Liability Company Endorsement - Oil And Gas Umbrella Excess Liability | OG644 | Ed. 1-16 | END | New | | | | OG644_0116.pdf |
| 12 | | Maritime Employers Liability Coverage Excess Of Described Basic Insurance Endorsement - With Each Event Sublimit - Oil And Gas Umbrella Excess Liability | OG650 | Ed. 9-16 | END | Replaced | Previous Filing Number: | | | OG650_0916.pdf |
| | | | | | | | Replaced Form Number: | OG650 Ed. 01-16 | | |
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| 13 | | Railroad Transportation Operations Exclusion Endorsement - Oil And Gas Umbrella Excess Liability | OG651 | Rev. 9-16 | END | Replaced | Previous Filing Number: | | | OG651_0916.pdf |
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| 14 | | Farm And Ranch And Specified Nonagricultural Activities Or Operations Exclusion Endorsement - With Exception For Certain Farm And Ranch Operations - Oil And Gas Umbrella Excess Liability | OG653 | Rev. 9-16 | END | Replaced | Previous Filing Number: | | | OG653_0916.pdf |
| | | | | | | | Replaced Form Number: | OG653 Ed. 01-16 | | |
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| 15 | | Farm And Ranch And Specified Nonagricultural Activities Or Operations Exclusion Endorsement - Oil And Gas Umbrella Excess Liability | OG654 | Rev. 9-16 | END | Replaced | Previous Filing Number: | | | OG654_0916.pdf |
| | | | | | | | Replaced Form Number: | OG654 Ed. 01-16 | | |
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| 16 | | Underground Resources And Underground Equipment Of Others Extended Broadening Endorsement - Oil And Gas Umbrella Excess Liability | OG661 | Rev. 9-16 | END | Replaced | Previous Filing Number: | | | OG661_0916.pdf |
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| 17 | | Underground Resources And Underground Equipment Of Others Extended Broadening Endorsement - With Each Event Sublimit - Oil And Gas Umbrella Excess Liability | OG662 | Rev. 9-16 | END | Replaced | Previous Filing Number: | | | OG662_0916.pdf |
| | | | | | | | Replaced Form Number: | OG662 Ed. 01-16 | | |
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| 18 | | Pollution-Related Defense Expenses Within Limits Of Coverage Endorsement - Oil And Gas Umbrella Excess Liability | OG673 | Ed. 9-16 | END | New | | | | OG673_0916.pdf |
| 19 | | Basic Insurance Protected Persons Endorsement - Oil Or Gas Nonoperating Working Interest Or Royalty Interest Owner - Oil And Gas Umbrella Excess Liability | OG675 | Ed. 9-16 | END | New | | | | OG675_0916.pdf |

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| 20 | | How Your Original And Increased Limits Of Coverage Apply When Your Limits Of Coverage Are Increased While This Agreement Is In Effect Endorsement - Oil And Gas Umbrella Excess Liability | OG676 | Ed. 9-16 | END | New | | | OG676_0916.pdf |
| 21 | | Outer Continental Shelf Lands Act Liability Coverage Excess Of Described Basic Insurance Endorsement - With Each Event Sublimit - Oil And Gas Umbrella Excess Liability | OG677 | Ed. 9-16 | END | New | | | OG677_0916.pdf |
| 22 | | Total Pollution Injury Or Damage That Results From Underground Water Pollutants Exclusion Endorsement - Oil And Gas Umbrella Excess Liability | OG678 | Ed. 9-16 | END | New | | | OG678_0916.pdf |
| 23 | | Earthquake Exclusion Endorsement - Oil And Gas Umbrella Excess Liability | OG679 | Ed. 9-16 | END | New | | | OG679_0916.pdf |
| 24 | | Where This Agreement Covers For Pollution Clean-Up Costs Endorsement - Canada Not Included - Oil And Gas Umbrella Excess Liability | OG680 | Ed. 9-16 | END | New | | | OG680_0916.pdf |
| 25 | | Earthquake Exclusion Endorsement - With Exceptions For Certain Operations - Oil And Gas Umbrella Excess Liability | OG681 | Ed. 9-16 | END | New | | | OG681_0916.pdf |

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| 26 | | Described State Or States Sublimits Of Coverage Endorsement - Oil And Gas Umbrella Excess Liability | OG683 | Ed. 9-16 | END | New | | | | OG683_0916.pdf |
| 27 | | Subsidence Exclusion Endorsement - Oil and Gas Umbrella Excess Liability | OG511 | Rev. 1-04 | END | Withdrawn | Previous Filing Number: | | | |
| | | | | | | | Replaced Form Number: | | | |

Form Type Legend:

| | | | |
|------------|--|------------|----------------------------------|
| ABE | Application/Binder/Enrollment | ADV | Advertising |
| BND | Bond | CER | Certificate |
| CNR | Canc/NonRen Notice | DEC | Declarations/Schedule |
| DSC | Disclosure/Notice | END | Endorsement/Amendment/Conditions |
| ERS | Election/Rejection/Supplemental Applications | OTH | Other |

POLLUTION CLEAN-UP COSTS, INCLUDING WELL OUT OF CONTROL AND RELATED COSTS, EXCLUSION ENDORSEMENT - OIL AND GAS UMBRELLA EXCESS LIABILITY

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

There are three changes that are explained below. These changes exclude coverage.

1. The following replaces the Pollution clean-up costs for underground water pollutants exclusion.

Pollution clean-up costs. We won't cover pollution clean-up costs.

But we won't apply this exclusion to pollution cost or expense that is incurred for auto-related pollution from described property and that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance.

We'll consider such pollution cost or expense to be damages for property damage that:

- is physical damage to tangible property of others; and
- happens when that accident happens.

2. The following replaces the Pollution work loss, cost, or expense exclusion.

Pollution work loss, cost, or expense. We won't cover any:

- loss, cost, or expense that results from any request, demand, order, or statutory or regulatory requirement that any protected person or others perform pollution work;
- cost or expense that's for pollution work; or
- loss, cost, or expense that results from any claim or suit by or for any governmental authority because of the performance of pollution work.

For example:

A chemical spill at your manufacturing facility releases a vapor cloud. Several people are exposed to the vapor cloud before it disappears. None of them sustain any apparent bodily injury. However, some of them demand that you arrange and pay for medical checkups now, and yearly for the next ten years, to assess the effect of the vapor cloud on their health. We won't cover the cost of such pollution work, regardless of who orders or performs it.

But we won't apply this exclusion to pollution cost or expense that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance.

We'll consider such pollution cost or expense to be damages for property damage that:

- is physical damage to tangible property of others; and
- happens when that accident happens.

3. The following replaces the Well out of control and related costs exclusion.

Well out of control and related costs. We won't cover any cost or expense incurred by you or others to bring or attempt to bring under control any well that's out of control.

But we won't apply this exclusion to pollution cost or expense that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance.

We'll consider such pollution cost or expense to be damages for property damage that:

- is physical damage to tangible property of others; and
- happens when that accident happens.

Well that's out of control means any well that has an uncontrolled flow of oil, gas, water, drilling fluid, or any other substance.

Other Terms

All other terms of your policy remain the same.

TOTAL POLLUTION INJURY OR DAMAGE AND POLLUTION CLEAN-UP COSTS, INCLUDING WELL OUT OF CONTROL AND RELATED COSTS, EXCLUSION ENDORSEMENT - WITH EXCEPTION FOR CERTAIN BODILY INJURY, PROPERTY DAMAGE, OR POLLUTION COST OR EXPENSE RELATED TO AUTOS - OIL AND GAS UMBRELLA EXCESS LIABILITY

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

There are six changes that are explained below:

1. The following replaces what we consider waste to include and not to include in the Pollution clean-up costs liability section of the What This Agreement Covers section. This change excludes coverage.

Waste includes materials to be recycled, reconditioned, or reclaimed.

2. The following replaces the Pollution clean-up costs for underground water pollutants exclusion. This change excludes coverage.

Pollution clean-up costs. We won't cover pollution clean-up costs.

But we won't apply this exclusion to pollution cost or expense that is incurred for auto-related pollution from described property and that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance.

We'll consider such pollution cost or expense to be damages for property damage that:

- is physical damage to tangible property of others; and
- happens when that accident happens.

3. The following replaces the Pollution injury or damage exclusion. This change excludes coverage.

Pollution injury or damage. We won't cover injury or damage that results from pollution.

But we won't apply this exclusion to bodily injury or property damage related to autos that:

- is described in an exception in the Pollution bodily injury or property damage related to autos exclusion as bodily injury or property damage to which we won't apply that exclusion; and
 - would have been covered by your Basic Insurance, but isn't only because its applicable limit of coverage is used up.
4. The following replaces the Pollution work loss, cost, or expense exclusion. This change excludes coverage.

Pollution work loss, cost, or expense. We won't cover any:

- loss, cost, or expense that results from any request, demand, order, or statutory or regulatory requirement that any protected person or others perform pollution work;
- cost or expense that's for pollution work; or
- loss, cost, or expense that results from any claim or suit by or for any governmental authority because of the performance of pollution work.

For example:

A chemical spill at your manufacturing facility releases a vapor cloud. Several people are exposed to the vapor cloud before it disappears. None of them sustain any apparent bodily injury. However, some of them demand that you arrange and pay for medical checkups now, and yearly for the next ten years, to assess the effect of the vapor cloud on their health. We won't cover the cost of such pollution work, regardless of who orders or performs it.

But we won't apply this exclusion to pollution cost or expense that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and

- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance.

We'll consider such pollution cost or expense to be damages for property damage that:

- is physical damage to tangible property of others; and
- happens when that accident happens.

5. The following replaces the Well out of control and related costs exclusion. This change excludes coverage.

Well out of control and related costs. We won't cover any cost or expense incurred by you or others to bring or attempt to bring under control any well that's out of control.

But we won't apply this exclusion to pollution cost or expense that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance.

We'll consider such pollution cost or expense to be damages for property damage that:

- is physical damage to tangible property of others; and

- happens when that accident happens.

Well that's out of control means any well that has an uncontrolled flow of oil, gas, water, drilling fluid, or any other substance.

6. The following is added to the Coverage Above Your Basic Insurance section. This change explains when we consider bodily injury or property damage that results from a sudden and accidental pollution incident to happen for purposes of determining whether certain damages are described Basic Insurance payments. The Pollution injury or damage exclusion previously included this type of explanation, but was replaced by Change No. 3 of this endorsement to no longer include it. Therefore, this change doesn't change coverage.

For purposes of determining whether any damages covered by your EnergyPro[®] Oil And Gas Commercial General Liability Basic Insurance are described Basic Insurance payments, we'll consider all bodily injury or property damage that results from a sudden and accidental pollution incident to happen at the time the sudden and accidental pollution incident begins, regardless of when such bodily injury or property damage actually happens.

Other Terms

All other terms of your policy remain the same.

**POLLUTION INJURY OR DAMAGE AND POLLUTION CLEAN-UP
COSTS, INCLUDING WELL OUT OF CONTROL AND RELATED COSTS,
EXCLUSION ENDORSEMENT -
OIL AND GAS UMBRELLA EXCESS LIABILITY**

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

There are six changes that are explained below:

1. The following replaces what we consider waste to include and not to include in the Pollution clean-up costs liability section of the What This Agreement Covers section. This change excludes coverage.

Waste includes materials to be recycled, reconditioned, or reclaimed.

2. The following replaces the Pollution clean-up costs for underground water pollutants exclusion. This change excludes coverage.

Pollution clean-up costs. We won't cover pollution clean-up costs.

But we won't apply this exclusion to pollution cost or expense that is incurred for auto-related pollution from described property and that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance.

We'll consider such pollution cost or expense to be damages for property damage that:

- is physical damage to tangible property of others; and
- happens when that accident happens.

3. The following replaces the Pollution injury or damage exclusion. This change excludes coverage.

Pollution injury or damage. We won't cover injury or damage that results from pollution.

But we won't apply this exclusion to bodily injury or property damage that results from any of the following if such bodily injury or property damage would have been covered by your Basic Insurance,

but isn't only because its applicable limit of coverage is used up:

- Building heating, air conditioning, or water heating equipment fumes, smoke, soot, or vapors.
- Contractor or service work materials fumes, gases, or vapors.
- Hostile fire heat, fumes, or smoke.
- Mobile equipment operating fluids.

Nor will we apply this exclusion to any of the following bodily injury or property damage if such bodily injury or property damage would have been covered by your Basic Insurance, but isn't only because its applicable limit of coverage is used up:

- Bodily injury or property damage that results from your products or your completed work, other than waste products or completed work.
- Bodily injury or property damage related to autos that's described in an exception in the Pollution bodily injury or property damage related to autos exclusion as bodily injury or property damage to which we won't apply that exclusion.

Building heating, air conditioning, or water heating equipment fumes, smoke, soot, or vapors means the fumes, smoke, soot, or vapors that are within a building at or on a protected person's premises, other than a waste site, and that result from equipment used to:

- heat, cool, or dehumidify that building; or
- heat water for personal use by persons within that building.

Protected person's premises means any premises, site, or location, that is or was at any time owned, rented, leased, borrowed, or occupied by any protected person.

But we won't consider a premises, site, or location that isn't owned, rented, leased, borrowed, or occupied by you to be a protected person's premises in connection with pollution which:

- results from your work being performed there; and

- causes bodily injury or property damage that happens before such work becomes your completed work.

For example:

You're hired by the owner of a premises to perform work there. The premises owner requires you to provide liability insurance protection for it for that work. Your Commercial General Liability Basic Insurance includes an additional protected persons endorsement for such premises owner, and such premises owner qualifies as a protected person under the Basic Insurance protected persons section of this agreement. Your work being performed on the premises causes bodily injury and property damage that results from pollution there and that happens before such work becomes your completed work. Even though that premises is owned by an additional protected person, we won't consider that premises to be a protected person's premises for the purposes of determining your coverage, or the premises owner's coverage, for such bodily injury and property damage under this agreement.

Waste site means any premises, site, or location that is or was at any time used by or for any protected person or others for the handling, storage, disposal, processing, or treatment of waste.

Contractor or service work materials fumes, gases, or vapors means the fumes, gases, or vapors that:

- result from materials brought into a building at or on a protected person's work site, other than a waste site, in connection with work, other than pollution work, being performed there by or for you; and
- are within that building.

Protected person's work site means any premises, site, or location at, on, or in which work is being performed by or for any protected person.

But we won't consider a premises, site, or location that's owned, rented, leased, borrowed, or occupied by any protected person, other than any applicable Basic Insurance protected person added by endorsement to your Basic Insurance, to be a protected person's work site. For example:

You own an office building. It's cleaned and maintained by:

- several of your employees; and
- an independent contractor hired by you.

Bodily injury and property damage results from fumes, gases, or vapors from the chemicals used in connection with that maintenance work.

Regardless of whether:

- that work is performed by any of your employees or by that contractor; or
- your office building qualifies as a work site of that contractor;

we'll consider your office building to be a protected person's premises, rather than a protected person's work site. Therefore, the Pollution injury or damage exclusion will apply to that bodily injury and property damage because the exception for contractor or service work materials fumes, gases, or vapors, which applies only if the materials are brought into a building at or on a protected person's work site, does not apply to such bodily injury and property damage.

Applicable Basic Insurance protected person added by endorsement to your Basic Insurance means any person or organization for whom your work is being performed that's added by an additional protected persons endorsement to your Basic Insurance and qualifies as a protected person under the Basic Insurance protected persons section of this agreement.

Hostile fire heat, fumes, or smoke means the heat, fumes, or smoke that result from a hostile fire that:

- is at, on, in, or from a protected person's premises or a protected person's work site, other than any such premises or work site that's a waste site;
- doesn't involve any waste pollutant; and
- doesn't result from pollution work being performed by or for the protected person.

Hostile fire means a fire which:

- becomes uncontrollable; or
- breaks out from where it was intended to be.

Mobile equipment operating fluids means the fuels, lubricants, or other operating fluids that:

- are part of the mobile equipment being maintained, operated, or used in connection with work, other than pollution work, being performed by or for the protected person at, on, or in the protected person's work site, but only if such work site isn't a waste site;
- are needed to perform the normal electrical, hydraulic, or mechanical functions necessary for

the operation of the mobile equipment or any of its parts;

- aren't intended to be discharged, dispersed, or released as part of the operation of the mobile equipment or any of its parts;
- aren't intended to be discharged, dispersed, or released as part of the work being performed by or for the protected person; and
- escape from a mobile equipment part designed to hold, store, or receive them.

Waste products or completed work means:

- your products, or your completed work, that is or was handled, stored, disposed of, processed, or treated as waste at, on, or in a waste site;
- your products, or your completed work, that is or was a waste pollutant; or
- your products, or your completed work, that is or was used for cleaning up, containing, detoxifying, disposal of, handling, monitoring, neutralizing, processing, removing, storing, testing for, transporting, or treating any pollutant at, on, or in a waste site.

4. The following replaces the Pollution work loss, cost, or expense exclusion. This change excludes coverage.

Pollution work loss, cost, or expense. We won't cover any:

- loss, cost, or expense that results from any request, demand, order, or statutory or regulatory requirement that any protected person or others perform pollution work;
- cost or expense that's for pollution work; or
- loss, cost, or expense that results from any claim or suit by or for any governmental authority because of the performance of pollution work.

For example:

A chemical spill at your manufacturing facility releases a vapor cloud. Several people are exposed to the vapor cloud before it disappears. None of them sustain any apparent bodily injury. However, some of them demand that you arrange and pay for medical checkups now, and yearly for the next ten years, to assess the effect of the vapor cloud on their health. We won't cover the cost of such pollution work, regardless of who orders or performs it.

But we won't apply this exclusion to pollution cost or expense that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance.

We'll consider such pollution cost or expense to be damages for property damage that:

- is physical damage to tangible property of others; and
- happens when that accident happens.

5. The following replaces the Well out of control and related costs exclusion. This change excludes coverage.

Well out of control and related costs. We won't cover any cost or expense incurred by you or others to bring or attempt to bring under control any well that's out of control.

But we won't apply this exclusion to pollution cost or expense that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance.

We'll consider such pollution cost or expense to be damages for property damage that:

- is physical damage to tangible property of others; and
- happens when that accident happens.

Well that's out of control means any well that has an uncontrolled flow of oil, gas, water, drilling fluid, or any other substance.

6. The following is added to the Coverage Above Your Basic Insurance section. This change explains when we consider bodily injury or property damage that results from a sudden and accidental pollution incident to happen for purposes of determining whether certain damages are described Basic Insurance payments. The Pollution injury or damage exclusion previously included this type of explanation, but was replaced by Change No. 3 of this endorsement to no longer

include it. Therefore, this change doesn't change coverage.

For purposes of determining whether any damages covered by your EnergyPro[®] Oil And Gas Commercial General Liability Basic Insurance are described Basic Insurance payments, we'll consider all bodily injury or property damage that results from a sudden and accidental pollution

incident to happen at the time the sudden and accidental pollution incident begins, regardless of when such bodily injury or property damage actually happens.

Other Terms

All other terms of your policy remain the same.

BLOWOUT AND CRATERING PROPERTY DAMAGE AND POLLUTION CLEAN-UP COSTS, INCLUDING WELL OUT OF CONTROL AND RELATED COSTS, EXCLUSION ENDORSEMENT - OIL AND GAS UMBRELLA EXCESS LIABILITY

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

There are two changes that are explained below. These changes exclude coverage.

1. The following is added to the Exclusions - What This Agreement Won't Cover section.

Blowout or cratering property damage or pollution clean-up costs. We won't cover:

- blowout or cratering property damage; or
- blowout or cratering pollution clean-up costs; that result from any of the following operations which are or were performed by or for you:
 - Gasoline recovery from casing head or natural gas.
 - Oil or gas lease or well operations.
 - Cleaning, drilling, re-drilling, servicing, shooting, or swabbing of, or other operations performed on, oil or gas wells.
 - Installation or recovery of casing in oil or gas wells.
 - Disposal well operations.

But we won't apply this exclusion to property damage related to autos that:

- is described in an exception in the Pollution bodily injury or property damage related to autos exclusion as property damage to which we won't apply that exclusion; and
- would have been covered by your Basic Insurance, but isn't only because its applicable limit of coverage is used up.

Nor will we apply this exclusion to pollution cost or expense that is incurred that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance.

We'll consider such pollution cost or expense to be damages for property damage that:

- is physical damage to tangible property of others; and
- happens when that accident happens.

Blowout or cratering property damage means property damage that:

- results from the blowout or cratering of any well; and
- happens on or above the surface of the ground or water bottom.

Blowout or cratering pollution clean-up costs means pollution clean-up costs that result from the blowout or cratering of any well.

Disposal well operations means operations for disposal, in a disposal well, of any pollutant, including:

- The handling of the pollutant while it's being loaded or unloaded for its disposal; and
- The transport of the pollutant for its disposal.

2. The following replaces the Well out of control and related costs exclusion.

Well out of control and related costs. We won't cover any cost or expense incurred by you or others to bring or attempt to bring under control any well that's out of control.

But we won't apply this exclusion to pollution cost or expense that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance.

We'll consider such pollution cost or expense to be damages for property damage that:

- is physical damage to tangible property of others; and
- happens when that accident happens.

Well that's out of control means any well that has an uncontrolled flow of oil, gas, water, drilling fluid, or any other substance.

Other Terms

All other terms of your policy remain the same.

YOUR ABOVE-GROUND OPERATIONS FOR DISPOSAL WELLS ENDORSEMENT - OIL AND GAS UMBRELLA EXCESS LIABILITY

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

There are three changes that are explained below. These changes broaden coverage.

1. The following replaces the second paragraph of the definition of your oil or gas operations in the Pollution clean-up costs liability section of the What This Agreement Covers section.

Your oil or gas operations also means:

- any other operations that are or were performed by or for you at, on, or in any oil or gas lease or well site for oil or gas lease or well operations there; and
- your above-ground operations for disposal wells.

Your above-ground operations for disposal wells means operations above the surface of the ground or water bottom that are:

- the handling of any described substance for the purposes of its disposal in a disposal well; and
- being performed before such disposal happens.

Your above-ground operations for disposal wells also means operations that are:

- the transportation by pipeline of any described substance for the purposes of its disposal in a disposal well; and
- being performed before such disposal happens.

Described substance means any substance produced from any well that's part of:

- the oil or gas lease or well operations of another if the disposal operations are being performed at, on, or in any premises, site, or location that you rent or lease from others, or own; or
- your oil or gas lease or well operations if the disposal operations are being performed by or for you at, on, or in any premises, site, or location that you don't rent or lease from others, or own.

2. The following is added to the third paragraph of the definition of your oil or gas operations in the Pollution clean-up costs liability section of the What This Agreement Covers section.

However, we won't apply this paragraph to your above-ground operations for disposal wells.

3. The following is added to what we consider waste to not include in the Pollution clean-up costs liability section of the What This Agreement Covers section.

Nor will we consider waste to include any described substance before its disposal in a disposal well as part of your above-ground operations for disposal wells.

Other Terms

All other terms of your policy remain the same.

TOTAL POLLUTION INJURY OR DAMAGE AND POLLUTION CLEAN-UP COSTS, INCLUDING WELL OUT OF CONTROL AND RELATED COSTS, EXCLUSION ENDORSEMENT - WITH EXCEPTIONS FOR CERTAIN BODILY INJURY OR PROPERTY DAMAGE RELATED TO HOSTILE FIRE AND CERTAIN BODILY INJURY, PROPERTY DAMAGE, OR POLLUTION COST OR EXPENSE RELATED TO AUTOS - OIL AND GAS UMBRELLA EXCESS LIABILITY

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

There are six changes that are explained below.

1. The following replaces what we consider waste to include and not to include in the Pollution clean-up costs liability section of the What This Agreement Covers section. This change excludes coverage.

Waste includes materials to be recycled, reconditioned, or reclaimed.

2. The following replaces the Pollution clean-up costs for underground water pollutants exclusion. This change excludes coverage.

Pollution clean-up costs. We won't cover pollution clean-up costs.

But we won't apply this exclusion to pollution cost or expense that is incurred for auto-related pollution from described property and that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance.

We'll consider such pollution cost or expense to be damages for property damage that:

- is physical damage to tangible property of others; and
- happens when that accident happens.

3. The following replaces the Pollution injury or damage exclusion. This change excludes coverage.

Pollution injury or damage. We won't cover injury or damage that results from pollution.

But we won't apply this exclusion to bodily injury or property damage that results from hostile fire heat,

fumes, or smoke, if such bodily injury or property damage would have been covered by your Basic Insurance but isn't only because its applicable limit of coverage is used up.

Nor will we apply this exclusion to bodily injury or property damage related to autos that:

- is described in an exception in the Pollution bodily injury or property damage related to autos exclusion as bodily injury or property damage to which we won't apply that exclusion; and
- would have been covered by your Basic Insurance, but isn't only because its applicable limit of coverage is used up.

Hostile fire heat, fumes, or smoke means the heat, fumes, or smoke that result from a hostile fire that:

- is at, on, in, or from a protected person's premises or a protected person's work site, other than any such premises or work site that's a waste site;
- doesn't involve any waste pollutant; and
- doesn't result from pollution work being performed by or for the protected person.

Hostile fire means a fire that:

- becomes uncontrollable; or
- breaks out from where it was intended to be.

Protected person's premises means any premises, site, or location that is or was at any time owned, rented, leased, borrowed, or occupied by any protected person.

Protected person's work site means any premises, site, or location at, on, or in which work is being performed by or for any protected person.

Waste site means any premises, site, or location that is or was at any time used by or for any protected person or others for the handling, storage, disposal, processing, or treatment of waste.

4. The following replaces the Pollution work loss, cost, or expense exclusion. This change excludes coverage.

Pollution work loss, cost, or expense. We won't cover any:

- loss, cost, or expense that results from any request, demand, order, or statutory or regulatory requirement that any protected person or others perform pollution work;
- cost or expense that's for pollution work; or
- loss, cost, or expense that results from any claim or suit by or for any governmental authority because of the performance of pollution work.

For example:

A chemical spill at your manufacturing facility releases a vapor cloud. Several people are exposed to the vapor cloud before it disappears. None of them sustain any apparent bodily injury. However, some of them demand that you arrange and pay for medical checkups now, and yearly for the next ten years, to assess the effect of the vapor cloud on their health. We won't cover the cost of such pollution work, regardless of who orders or performs it.

But we won't apply this exclusion to pollution cost or expense that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance.

We'll consider such pollution cost or expense to be damages for property damage that:

- is physical damage to tangible property of others; and
- happens when that accident happens.

5. The following replaces the Well out of control and related costs exclusion. This change excludes coverage.

Well out of control and related costs. We won't cover any cost or expense incurred by you or

others to bring or attempt to bring under control any well that's out of control.

But we won't apply this exclusion to pollution cost or expense that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance.

We'll consider such pollution cost or expense to be damages for property damage that:

- is physical damage to tangible property of others; and
- happens when that accident happens.

Well that's out of control means any well that has an uncontrolled flow of oil, gas, water, drilling fluid, or any other substance.

6. The following is added to the Coverage Above Your Basic Insurance section. This change explains when we consider bodily injury or property damage that results from a sudden and accidental pollution incident to happen for purposes of determining whether certain damages are described Basic Insurance payments. The Pollution injury or damage exclusion previously included this type of explanation, but was replaced by Change No. 3 of this endorsement to no longer include it. Therefore, this change doesn't change coverage.

For purposes of determining whether any damages covered by your EnergyPro[®] Oil And Gas Commercial General Liability Basic Insurance are described Basic Insurance payments, we'll consider all bodily injury or property damage that results from a sudden and accidental pollution incident to happen at the time the sudden and accidental pollution incident begins, regardless of when such bodily injury or property damage actually happens.

Other Terms

All other terms of your policy remain the same.

UNDERGROUND RESOURCES AND UNDERGROUND EQUIPMENT OF OTHERS BROADENING ENDORSEMENT - OIL AND GAS UMBRELLA EXCESS LIABILITY

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

There are two changes that are explained below.

1. The following replaces the Underground resources or underground equipment exclusion. This change broadens coverage.

Underground resources or underground equipment. We won't cover property damage to underground resources or underground equipment if such property damage:

- results from oil or gas lease or well operations which are or were performed by or for you; and
- is alleged in a claim or suit made or brought by a legal or financial interest holder in your production.

Nor will we cover any expense incurred to prevent or reduce property damage to property other than underground resources or underground equipment if:

- such property damage could or does result from any act or failure to act which causes property damage described in the first paragraph of this exclusion; and
- such expense is alleged in a claim or suit made or brought by a legal or financial interest holder in your production.

But we won't apply this exclusion to property damage that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance. We'll consider all such property damage to happen when that accident happens, regardless of when such property damage actually happens.

Underground resources means:

- oil, gas, any other mineral substance, or water that hasn't been reduced to physical possession above the surface of the ground or above the surface of a body of surface water; or
- any well, hole, formation, strata, or area in or through which exploring for, or producing of, any substance is carried on.

Body of surface water includes any lake, ocean, river, sea, or wetland.

Underground equipment means any casing, pipe, bit, tool, pump, collar, or other drilling or well-servicing machinery or equipment that's:

- below the surface of the ground in any well or hole used for the exploration for, or production of, any substance; or
- below the surface of a body of surface water.

Legal or financial interest holder in your production means:

- your operating agent, your oil or gas nonoperator, or your oil or gas royalty interest owner; or
- any other person or organization that has, or alleges to have, a legal or financial interest in any underground resources produced, or to be produced, from any well, oil lease, or gas lease you own or co-own if such well or lease is part of the oil or gas lease or well operations which are or were performed by or for you.

Your oil or gas nonoperator means:

- any owner, including a carried-interest owner; or
- any co-venturer or mining partner; that has a nonoperating working interest in any well, oil lease, or gas lease you co-own for which you are the operator of record.

Your oil or gas royalty interest owner means any owner of royalty rights in any well, oil lease, or gas lease for which you are the operator of record.

2. The following replaces the Control of property exclusion. This change broadens coverage by adding certain exceptions to parts of that exclusion for property damage to underground resources or underground equipment of others.

Control of property. We won't cover property damage to any of the following property:

- Property that you rent, lease, or borrow from others, own, or occupy.
- Premises that you sell, give away, or abandon if such property damage results from any part of those premises. But we won't apply this exclusion part to property damage to premises that are your completed work and were never occupied, rented, or held for rental by you.
- Personal property that's in the care, custody, or control of the protected person. But we won't apply this exclusion part to property damage to underground resources or underground equipment of others.
- That particular part of real property being worked on by or for you if such property damage results from your work. But we won't apply this exclusion part to property damage to underground resources or underground equipment of others.
- That particular part of any property that must be restored, repaired, or replaced because your work was incorrectly performed on it. But we won't apply this exclusion part to property damage that results from your completed work. Nor will we apply this exclusion part to property damage to underground resources or underground equipment of others.

For example:

You are an oil and gas well service contractor. You are hired to perform a service to the surface casing of an oil well. In order to perform the service, you are required to remove the production tubing from the wellbore. While the tubing is being removed, it is accidentally dropped to the bottom of the wellbore. This results in property damage to the tubing, to the intermediate and production casing, and to a plug near the bottom of the wellbore.

Based on the facts available to us, we won't apply the Control of property exclusion to such property damage because of the exceptions for property damage to underground resources or underground equipment of others added to the last three parts of this exclusion.

Furthermore, we won't apply this exclusion to the liability of another to pay damages for property damage, other than property damage to the property described below, if you have assumed such liability under a sidetrack agreement made before the property damage happens:

- Property that you rent or lease from others, own, or occupy.
- Premises that you sell, give away, or abandon.

Other Terms

All other terms of your policy remain the same.

UNDERGROUND RESOURCES AND UNDERGROUND EQUIPMENT OF OTHERS BROADENING ENDORSEMENT - WITH EACH EVENT SUBLIMIT - OIL AND GAS UMBRELLA EXCESS LIABILITY

This endorsement changes your Oil And Gas Umbrella
Excess Liability Protection.

Limits Of Coverage Table

Underground resources and underground equipment
property damage and expenses each event limit.

\$

How Coverage Is Changed

There are four changes that are explained below.

1. The following replaces the Underground resources or underground equipment exclusion. This change broadens coverage.

Underground resources or underground equipment. We won't cover property damage to underground resources or underground equipment if such property damage:

- results from oil or gas lease or well operations which are or were performed by or for you; and
- is alleged in a claim or suit made or brought by a legal or financial interest holder in your production.

Nor will we cover any expense incurred to prevent or reduce property damage to property other than underground resources or underground equipment if:

- such property damage could or does result from any act or failure to act which causes property damage described in the first paragraph of this exclusion; and
- such expense is alleged in a claim or suit made or brought by a legal or financial interest holder in your production.

But we won't apply this exclusion to property damage that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic

Insurance in the Schedule Of Basic Insurance. We'll consider all such property damage to happen when that accident happens, regardless of when such property damage actually happens.

Underground resources means:

- oil, gas, any other mineral substance, or water that hasn't been reduced to physical possession above the surface of the ground or above the surface of a body of surface water; or
- any well, hole, formation, strata, or area in or through which exploring for, or producing of, any substance is carried on.

Body of surface water includes any lake, ocean, river, sea, or wetland.

Underground equipment means any casing, pipe, bit, tool, pump, collar, or other drilling or well-servicing machinery or equipment that's:

- below the surface of the ground in any well or hole used for the exploration for, or production of, any substance; or
- below the surface of a body of surface water.

Legal or financial interest holder in your production means:

- your operating agent, your oil or gas nonoperator, or your oil or gas royalty interest owner; or
- any other person or organization that has, or alleges to have, a legal or financial interest in any underground resources produced, or to be produced, from any well, oil lease, or gas lease you own or co-own if such well or lease is part of the oil or gas lease or well operations which are or were performed by or for you.

Name of Insured

Policy Number

Processing Date

Effective Date

Your oil or gas nonoperator means:

- any owner, including a carried-interest owner; or
- any co-venturer or mining partner; that has a nonoperating working interest in any well, oil lease, or gas lease you co-own for which you are the operator of record.

Your oil or gas royalty interest owner means any owner of royalty rights in any well, oil lease, or gas lease for which you are the operator of record.

2. The following replaces the Control of property exclusion. This change broadens coverage by adding certain exceptions to parts of that exclusion for property damage to underground resources or underground equipment of others.

Control of property. We won't cover property damage to any of the following property:

- Property that you rent, lease, or borrow from others, own, or occupy.
- Premises that you sell, give away, or abandon if such property damage results from any part of those premises. But we won't apply this exclusion part to property damage to premises that are your completed work and were never occupied, rented, or held for rental by you.
- Personal property that's in the care, custody, or control of the protected person. But we won't apply this exclusion part to property damage to underground resources or underground equipment of others.
- That particular part of real property being worked on by or for you if such property damage results from your work. But we won't apply this exclusion part to property damage to underground resources or underground equipment of others.
- That particular part of any property that must be restored, repaired, or replaced because your work was incorrectly performed on it. But we won't apply this exclusion part to property damage that results from your completed work. Nor will we apply this exclusion part to property damage to underground resources or underground equipment of others.

For example:

You are an oil and gas well service contractor. You are hired to perform a service to the surface casing of an oil well. In order to perform the service, you are required to remove the production tubing from the wellbore. While the tubing is being removed, it is accidentally dropped to the bottom of the wellbore. This results in property damage to the

tubing, to the intermediate and production casing, and to a plug near the bottom of the wellbore.

Based on the facts available to us, we won't apply the Control of property exclusion to such property damage because of the exceptions for property damage to underground resources or underground equipment of others added to the last three parts of this exclusion.

Furthermore, we won't apply this exclusion to the liability of another to pay damages for property damage, other than property damage to the property described below, if you have assumed such liability under a sidetrack agreement made before the property damage happens:

- Property that you rent or lease from others, own, or occupy.
- Premises that you sell, give away, or abandon.

3. The following is added to the Each event limit section. This change limits the coverage provided by this endorsement if the Underground resources and underground equipment property damage and expenses each event limit is less than the Each event limit.

However, the most we'll pay for covered underground resources and underground equipment property damage and expenses caused by any one event is further limited by the following if the Underground resources and underground equipment property damage and expenses each event limit shown in the Limits Of Coverage Table of the Underground Resources And Underground Equipment Of Others Broadening Endorsement - With Each Event Sublimit is less than the Each event limit shown in the Coverage Summary:

Underground resources and underground equipment property damage and expenses each event limit. This limit, which is shown in the Limits Of Coverage Table of the Underground Resources And Underground Equipment Of Others Broadening Endorsement - With Each Event Sublimit, is the most we'll pay for the combined total of:

- all covered property damage to underground resources and underground equipment; and
- all covered expenses incurred to prevent or reduce property damage to property other than underground resources or underground equipment if such property damage could or does result from any act or failure to act which causes property damage to underground resources or underground equipment;

that is caused by any one event and that results from any of the following operations which are or were performed by or for you:

- Gasoline recovery from casing head or natural gas.
- Oil or gas lease or well operations.
- Cleaning, drilling, re-drilling, servicing, shooting, or swabbing of oil or gas wells.
- Installation or recovery of casing in oil or gas wells.
- Disposal well operations.

But we won't apply this limit to:

- bodily injury or property damage; or
- pollution cost or expense;

that would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up. Instead, we'll apply the each event limit to such covered bodily injury, property damage, or pollution cost or expense.

For the purposes of determining the Underground resources and underground equipment property damage and expenses each event limit, we'll consider all sudden and accidental pollution incidents that:

- begin within any 72-hour period; and

- result from substantially the same general harmful conditions;

to be one event.

Disposal well operations means operations for disposal, in a disposal well, of any pollutant, including:

- the handling of the pollutant while it's being loaded or unloaded for its disposal; and
- the transport of the pollutant for its disposal.

4. The following is added to the Limits Of Coverage section.

How the limits of coverage apply if the Underground resources and underground equipment property damage and expenses each event limit is left blank. If the amount of the Underground resources and underground equipment property damage and expenses each event limit is left blank in the Underground Resources And Underground Equipment Of Others Broadening Endorsement - With Each Event Sublimit, we'll consider that limit to be \$1,000,000.

Other Terms

All other terms of your policy remain the same.

**NEWLY ACQUIRED OR FORMED ORGANIZATIONS ENDORSEMENT -
LIMITED LIABILITY COMPANIES AND TRUSTS INCLUDED -
OIL AND GAS UMBRELLA EXCESS LIABILITY**

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

The following replaces the first paragraph of the Newly acquired or formed organizations section of the Who Is Protected Under This Agreement Other Than For Bodily Injury Or Property Damage Related To Autos section. This change broadens coverage.

Newly acquired or formed organizations. Any organization that:

- you acquire or form while this agreement is in effect; and that you own more than 50% of; and

- isn't a partnership or joint venture; is a protected person and, for the purposes of this agreement, is considered to be shown in the Introduction as a named insured and a trust, limited liability company, or a corporation or an other organization, as indicated in its name or the documents that govern its structure.

Other Terms

All other terms of your policy remain the same.

**FAILURE TO SUPPLY EXCLUSION ENDORSEMENT - WITH EXCEPTION
FOR FAILURE TO SUPPLY THAT RESULTS FROM DESCRIBED SUDDEN
AND ACCIDENTAL PHYSICAL DAMAGE AND WITH EACH EVENT AND
GENERAL TOTAL SUBLIMITS -
OIL AND GAS UMBRELLA EXCESS LIABILITY**

This endorsement changes your Oil And Gas Umbrella
Excess Liability Protection.

Limits Of Coverage Table

Failure to supply general total limit.

\$

Failure to supply each event limit.

\$

How Coverage Is Changed

There are five changes that are explained below.

1. The following is added to the Exclusions - What This Agreement Won't Cover section. This change excludes coverage.

Failure to supply. We won't cover injury or damage or pollution clean-up costs that result from the failure of any protected person to adequately supply:

- electricity;
- gas, including liquefied petroleum gas, any other natural gas liquid, and liquefied natural gas;
- oil;
- any other hydrocarbon or hydrocarbon-based product, including gasoline or any other petroleum product;
- steam;
- water; or
- biofuel.

But we won't apply this exclusion to bodily injury, property damage, or pollution clean-up costs if the failure to supply results from described sudden and accidental physical damage to tangible property owned or used by any protected person to procure, produce, process, store, transmit, or transport such electricity, gas, oil, hydrocarbon, hydrocarbon-based product, steam, water, or biofuel.

Described sudden and accidental physical damage to tangible property means sudden and accidental physical damage to tangible property that:

- is a puncture, bursting, rupture, or crushing of such property; or
- is caused by any named peril.

Named peril means any of the following perils, but only to the extent that the bodily injury, property damage, or pollution clean-up costs is not excluded by any other exclusion that applies to such peril and is in or made part of this agreement:

- automatic sprinkler leakage;
- collapse, explosion, or implosion;
- collision of any aircraft, auto, mobile equipment, railroad rolling stock, or watercraft;
- earthquake;
- flood;
- hostile fire;
- lightning;
- riot or civil commotion;
- upset or overturn of any tank, pressure vessel, equipment, or machinery;
- vandalism or malicious mischief by any person or organization other than the protected person; or
- windstorm.

2. The following is added to the General total limit section. This change limits coverage if the Failure to supply general total limit is less than the General total limit.

In addition, the most we'll pay for covered bodily injury, property damage, and pollution clean-up costs that result from failure to supply is further limited by the following if the Failure to supply

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general total limit shown in the Limits Of Coverage Table of the Failure To Supply Exclusion Endorsement - With Exception For Failure To Supply That Results From Described Sudden And Accidental Physical Damage And With Each Event And General Total Sublimits is less than the General total limit shown in the Coverage Summary:

Failure to supply general total limit. This limit, which is shown in the Limits Of Coverage Table of the Failure To Supply Exclusion Endorsement - With Exception For Failure To Supply That Results From Described Sudden And Accidental Physical Damage And With Each Event And General Total Sublimits, is the most we'll pay for the combined total of the following:

- all covered failure to supply bodily injury and property damage that happens in a policy year; and
- all covered failure to supply pollution clean-up costs that are incurred for all sudden and accidental pollution incidents which begin in a policy year.

Failure to supply bodily injury and property damage means bodily injury and property damage that results from the failure of any protected person to adequately supply:

- electricity;
- gas, including liquefied petroleum gas, any other natural gas liquid, and liquefied natural gas;
- oil;
- any other hydrocarbon or hydrocarbon-based product, including gasoline or any other petroleum product;
- steam;
- water; or
- biofuel;

if such failure to supply results from described sudden and accidental physical damage to tangible property owned or used by any protected person to procure, produce, process, store, transmit, or transport such electricity, gas, oil, hydrocarbon, hydrocarbon-based product, steam, water, or biofuel.

Failure to supply pollution clean-up costs means pollution clean-up costs that result from the failure of any protected person to adequately supply:

- electricity;
- gas, including liquefied petroleum gas, any other natural gas liquid, and liquefied natural gas;
- oil;

- any other hydrocarbon or hydrocarbon-based product, including gasoline or any other petroleum product;
- steam;
- water; or
- biofuel;

if such failure to supply results from described sudden and accidental physical damage to tangible property owned or used by any protected person to procure, produce, process, store, transmit, or transport such electricity, gas, oil, hydrocarbon, hydrocarbon-based product, steam, water, or biofuel.

3. The following is added to the How the limits of coverage apply if a total limit is left blank section.

If the amount of the Failure to supply general total limit is left blank in the Limits Of Coverage Table of the Failure To Supply Exclusion Endorsement - With Exception For Failure To Supply That Results From Described Sudden And Accidental Physical Damage And With Each Event And General Total Sublimits, we'll consider that total limit to be the same as the Failure to supply each event limit.

4. The following is added to the Each event limit section. This change limits coverage if the Failure to supply each event limit is less than the Each event limit.

However, the most we'll pay for covered bodily, property damage, and pollution clean-up costs that result from failure to supply is further limited by the following if the Failure to supply each event limit shown in the Limits Of Coverage Table of the Failure To Supply Exclusion Endorsement - With Exception For Failure To Supply That Results From Described Sudden And Accidental Physical Damage And With Each Event And General Total Sublimits is less than the Each event limit shown in the Coverage Summary:

Failure to supply each event limit. This limit, which is shown in the Limits Of Coverage Table of the Failure To Supply Exclusion Endorsement - With Exception For Failure To Supply That Results From Described Sudden And Accidental Physical Damage And With Each Event And General Total Sublimits, is the most we'll pay for the combined total of the following:

- all covered failure to supply bodily injury and property damage that's caused by any one event; and

- all covered failure to supply pollution clean-up costs that are incurred for any one sudden and accidental pollution incident.

For the purposes of determining the Failure to supply each event limit, we'll consider all sudden and accidental pollution incidents that:

- begin within any 72-hour period; and
- result from substantially the same general harmful conditions;

to be one event for bodily injury and property damage and to be one sudden and accidental pollution incident for pollution clean-up costs.

5. The following is added to the Limits Of Coverage section.

How the limits of coverage apply if the Failure to supply each event limit is left blank. If the amount of the Failure to supply each event limit is left blank in the Limits Of Coverage Table of the Failure To Supply Exclusion Endorsement - With Exception For Failure To Supply That Results From Described Sudden And Accidental Physical Damage And With Each Event And General Total Sublimits, we'll consider that limit to be \$1,000,000.

Other Terms

All other terms of your policy remain the same.

**LIMITED COVERAGE FOR YOUR LIABILITY FOR THE CONDUCT OF AN
UNNAMED PARTNERSHIP, JOINT VENTURE, OR LIMITED LIABILITY
COMPANY ENDORSEMENT - OIL AND GAS UMBRELLA EXCESS LIABILITY**

This endorsement changes your Oil And Gas Umbrella
Excess Liability Protection.

How Coverage Is Changed

The following replaces the Unnamed partnership, joint venture, limited liability company, or trust exclusion. This change broadens coverage.

Unnamed partnership, joint venture, limited liability company, or trust. We won't cover injury or damage that results from the conduct of any of the following:

- Any current or past partnership, joint venture, limited liability company, or trust that isn't shown in the Introduction as a named insured. But we won't apply this exclusion part to the extent that such organization otherwise qualifies as a protected person under the Who Is Protected Under This Agreement section. Nor will we apply this exclusion part to your liability for damages for injury or damage that results from the conduct of the business of a described partnership, joint venture, or limited liability company shown in the Excess Coverage For Your Liability For The Conduct Of A Described Partnership, Joint Venture, Or Limited Liability Company Endorsement in your EnergyPro® Oil And Gas Commercial General Liability Basic Insurance if such damages would have been covered by such endorsement, but aren't only because the applicable

limit of coverage of such Basic Insurance is used up. The most we'll pay for such damages is the amount of the damages that's equal to your percentage ownership interest in that described partnership, joint venture, or limited liability company, or the limits of coverage that apply under this agreement, whichever is less.

- Any person or organization that qualifies as a Basic Insurance protected person only because of that person's or organization's relationship to any current or past partnership, joint venture, limited liability company, or trust which isn't a protected person under this agreement.
- Any person or organization that qualifies as a Basic Insurance protected person only because any current or past partnership, joint venture, limited liability company, or trust which isn't a protected person under this agreement has agreed in a contract or agreement to provide liability insurance for that person or organization.

Other Terms

All other terms of our policy remain the same.

**MARITIME EMPLOYERS LIABILITY COVERAGE EXCESS OF
DESCRIBED BASIC INSURANCE ENDORSEMENT - WITH EACH
EVENT SUBLIMIT - OIL AND GAS UMBRELLA EXCESS LIABILITY**

This endorsement changes your Oil And Gas
Umbrella Excess Liability Protection.

Limits Of Coverage Table

Maritime employers liability each event limit: \$

Schedule Of Described Maritime Employers Liability Basic Insurance

Type of coverage: Maritime Employers Liability

Insurer:

Policy Number:

Policy Period:

How Coverage Is Changed

There are three changes that are explained below.

1. The following is added to the Employers liability exclusion. This change broadens coverage.

Also, we won't apply this exclusion to maritime employers liability bodily injury that would have been covered by your Described Maritime Employers Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up. We won't apply any other exclusion in this agreement, other than any asbestos or silica exclusion in or made part of this agreement, to such maritime employers liability bodily injury.

Described Maritime Employers Liability Basic Insurance means the Basic Insurance which is shown in the Schedule Of Described Maritime Employers Liability Basic Insurance in the Maritime Employers Liability Coverage Excess Of Described Basic Insurance Endorsement - With Each Event Sublimit.

2. The following is added to the Each event limit section. This change limits coverage for certain bodily injury covered by this agreement that qualifies as maritime employers liability bodily injury as defined in the Employers liability exclusion if the Maritime employers liability each event limit is less than the Each event limit.

However, the most we'll pay for covered maritime employers liability bodily injury that is caused by any one event is further limited by the following if the Maritime employers liability each event limit

shown in the Limits Of Coverage Table of the Maritime Employers Liability Coverage Excess Of Described Basic Insurance Endorsement - With Each Event Sublimit is less than the Each event limit shown in the Coverage Summary:

Maritime employers liability each event limit. This limit, which is shown in the Limits Of Coverage Table of the Maritime Employers Liability Coverage Excess Of Described Basic Insurance Endorsement - With Each Event Sublimit, is the most we'll pay for the combined total of all covered maritime employers liability bodily injury that:

- would have been covered by your Described Maritime Employers Liability Basic Insurance, but isn't only because its applicable limit of insurance is used up; and
 - is caused by any one event.
3. The following is added to the Limits Of Coverage section.

How the limits of coverage apply if the Maritime employers liability each event limit is left blank.

If the amount of the Maritime employers liability each event limit is left blank in the Limits Of Coverage Table of the Maritime Employers Liability Coverage Excess Of Described Basic Insurance Endorsement - With Each Event Sublimit, we'll consider that limit to be \$1,000,000.

Other Terms

All other terms of your policy remain the same.

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RAILROAD TRANSPORTATION OPERATIONS EXCLUSION ENDORSEMENT - OIL AND GAS UMBRELLA EXCESS LIABILITY

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

The following is added to the Exclusions - What This Agreement Won't Cover section. This change excludes coverage.

Railroad transportation operations. We won't cover injury or damage or pollution clean-up costs that result from railroad transportation operations for oil or gas, including liquefied petroleum gas, any other natural gas liquid, and liquefied natural gas, if:

- such railroad transportation operations are performed by or for any protected person; or
- such oil or gas is or was your product.

But we won't apply this exclusion to bodily injury or property damage that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance. We'll consider all such bodily injury or property damage to happen when that accident happens, regardless of when such bodily injury or property damage actually happens.

Nor will we apply this exclusion to pollution cost or expense that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance.

We'll consider such pollution cost or expense to be damages for property damage that:

- is physical damage to tangible property of others; and
- happens when that accident happens.

Railroad transportation operations for oil or gas means the transportation of oil or gas, including liquefied petroleum gas, any other natural gas liquid, and liquefied natural gas, by any railroad, and includes the handling of such oil or gas for such transportation:

- while it's being loaded or unloaded on or from a railroad tanker car or other railroad rolling stock; and
- until it's moved to the place where it's finally delivered by railroad.

Other Terms

All other terms of your policy remain the same.

FARM AND RANCH AND SPECIFIED NONAGRICULTURAL ACTIVITIES OR OPERATIONS EXCLUSION ENDORSEMENT - WITH EXCEPTION FOR CERTAIN FARM AND RANCH OPERATIONS - OIL AND GAS UMBRELLA EXCESS LIABILITY

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

The following is added to the Exclusions - What This Agreement Won't Cover section. This change excludes coverage.

Farm and ranch and specified nonagricultural activities or operations. We won't cover injury or damage that results from:

- your work or your completed work in the performance of your farm or ranch operations or your specified nonagricultural activities or operations;
- any premises or property that's owned, maintained, or used for such work or completed work; or
- any premises or property that you lease or rent to others for farm or ranch operations or specified nonagricultural activities or operations.

Nor will we cover injury or damage that results from your products that are in connection with your work or your completed work in the performance of your farm or ranch operations or your specified nonagricultural activities or operations.

But we won't apply this exclusion to injury or damage that results from:

- your oil or gas operations; or
- other operations at, on, in, or next to any oil or gas lease or well site for oil or gas lease or well operations at, on, or in such site.

Nor will we apply this exclusion to injury or damage that results from:

- your farm or ranch operations that are part of your business operations; or
- any premises or property that's owned, maintained, or used by you and that's part of such farm or ranch operations;

if such injury or damage would have been covered by your Basic Insurance, but isn't only because its applicable limit of coverage is used up.

Also, we won't apply this exclusion to bodily injury or property damage that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance. We'll consider all such bodily injury or property damage to happen when that accident happens regardless of when such bodily injury or property damage happens.

Farm or ranch operations means any of the following operations, including supporting operations for any of those operations:

- Agricultural operations.
- Ownership, maintenance, or use of farm-related or ranch-related equipment, machinery, or tools other than such ownership, maintenance, or use for specified nonagricultural activities or operations.
- Ownership, maintenance, or use of draft animals, livestock, poultry, or saddle animals other than such ownership, maintenance, or use for specified nonagricultural activities or operations.

Specified nonagricultural activities or operations means any of the following:

- Auction, concert, fair, festival, flea market, or wedding activities.
- Animal rental, leasing, or boarding operations.
- Animal, carriage, trailer, or wagon riding activities or animal training operations.
- Airport, air strip, or helipad operations.
- Circus, competition, contest, demonstration, pageant, parade, presentation, rodeo, or show.
- Fishing or hunting operations or recreational outfitting operations.
- Any other similar nonagricultural activity or operation using farm or ranch property.

Other Terms

All other terms of your policy remain the same.

FARM AND RANCH AND SPECIFIED NONAGRICULTURAL ACTIVITIES OR OPERATIONS EXCLUSION ENDORSEMENT - OIL AND GAS UMBRELLA EXCESS LIABILITY

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

The following is added to the Exclusions - What This Agreement Won't Cover section. This change excludes coverage.

Farm and ranch and specified nonagricultural activities or operations. We won't cover injury or damage that results from:

- your work or your completed work in the performance of your farm or ranch operations or your specified nonagricultural activities or operations;
- any premises or property that's owned, maintained, or used for such work or completed work; or
- any premises or property that you lease or rent to others for farm or ranch operations or specified nonagricultural activities or operations.

Nor will we cover injury or damage that results from your products that are in connection with your work or your completed work in the performance of your farm or ranch operations or your specified nonagricultural activities or operations.

But we won't apply this exclusion to injury or damage that results from:

- your oil or gas operations; or
- other operations at, on, in, or next to any oil or gas lease or well site for oil or gas lease or well operations at, on, or in such site.

Nor will we apply this exclusion to bodily injury or property damage that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit

of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance. We'll consider all such bodily injury or property damage to happen when that accident happens regardless of when such bodily injury or property damage happens.

Farm or ranch operations means any of the following operations, including supporting operations for any of those operations:

- Agricultural operations.
- Ownership, maintenance, or use of farm-related or ranch-related equipment, machinery, or tools other than such ownership, maintenance, or use for specified nonagricultural activities or operations.
- Ownership, maintenance, or use of draft animals, livestock, poultry, or saddle animals other than such ownership, maintenance, or use for specified nonagricultural activities or operations.

Specified nonagricultural activities or operations means any of the following:

- Auction, concert, fair, festival, flea market, or wedding activities.
- Animal rental, leasing, or boarding operations.
- Animal, carriage, trailer, or wagon riding activities or animal training operations.
- Airport, air strip, or helipad operations.
- Circus, competition, contest, demonstration, pageant, parade, presentation, rodeo, or show.
- Fishing or hunting operations or recreational outfitting operations.
- Any other similar nonagricultural activity or operation using farm or ranch property.

Other Terms

All other terms of your policy remain the same.

UNDERGROUND RESOURCES AND UNDERGROUND EQUIPMENT OF OTHERS EXTENDED BROADENING ENDORSEMENT - OIL AND GAS UMBRELLA EXCESS LIABILITY

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

There are two changes that are explained below.

1. The following replaces the Underground resources or underground equipment exclusion. This change broadens coverage.

Underground resources or underground equipment. We won't cover property damage to underground resources or underground equipment if such property damage:

- results from oil or gas lease or well operations which are or were performed by or for you; and
- is alleged in a claim or suit made or brought by your oil or gas nonoperator.

Nor will we cover any expense incurred to prevent or reduce property damage to property other than underground resources or underground equipment if:

- such property damage could or does result from any act or failure to act which causes property damage described in the first paragraph of this exclusion; and
- such expense is alleged in a claim or suit made or brought by your oil or gas nonoperator.

But we won't apply this exclusion to property damage that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance. We'll consider all such property damage to happen when that accident happens, regardless of when such property damage actually happens.

Underground resources means:

- oil, gas, any other mineral substance, or water that hasn't been reduced to physical possession

above the surface of the ground or above the surface of a body of surface water; or

- any well, hole, formation, strata, or area in or through which exploring for, or producing of, any substance is carried on.

Body of surface water includes any lake, ocean, river, sea, or wetland.

Underground equipment means any casing, pipe, bit, tool, pump, collar, or other drilling or well-servicing machinery or equipment that's:

- below the surface of the ground in any well or hole used for the exploration for, or production of, any substance; or
- below the surface of a body of surface water.

Your oil or gas nonoperator means:

- any owner, including a carried-interest owner; or
- any co-venturer or mining partner;

that has a nonoperating working interest in any well, oil lease, or gas lease you co-own for which you are the operator of record.

2. The following replaces the Control of property exclusion. This change broadens coverage by adding certain exceptions to parts of that exclusion for property damage to underground resources or underground equipment of others.

Control of property. We won't cover property damage to any of the following property:

- Property that you rent, lease, or borrow from others, own, or occupy.
- Premises that you sell, give away, or abandon if such property damage results from any part of those premises. But we won't apply this exclusion part to property damage to premises that are your completed work and were never occupied, rented, or held for rental by you.
- Personal property that's in the care, custody, or control of the protected person. But we won't apply this exclusion part to property damage to underground resources or underground equipment of others.

- That particular part of real property being worked on by or for you if such property damage results from your work. But we won't apply this exclusion part to property damage to underground resources or underground equipment of others.
- That particular part of any property that must be restored, repaired, or replaced because your work was incorrectly performed on it. But we won't apply this exclusion part to property damage that results from your completed work. Nor will we apply this exclusion part to property damage to underground resources or underground equipment of others.

For example:

You are an oil and gas well service contractor. You are hired to perform a service to the surface casing of an oil well. In order to perform the service, you are required to remove the production tubing from the wellbore. While the tubing is being removed, it is accidentally dropped to the bottom of the wellbore. This results in property damage to the

tubing, to the intermediate and production casing, and to a plug near the bottom of the wellbore.

Based on the facts available to us, we won't apply the Control of property exclusion to such property damage because of the exceptions for property damage to underground resources or underground equipment of others added to the last three parts of this exclusion.

Furthermore, we won't apply this exclusion to the liability of another to pay damages for property damage, other than property damage to the property described below, if you have assumed such liability under a sidetrack agreement made before the property damage happens:

- Property that you rent or lease from others, own, or occupy.
- Premises that you sell, give away, or abandon.

Other Terms

All other terms of your policy remain the same.

UNDERGROUND RESOURCES AND UNDERGROUND EQUIPMENT OF OTHERS EXTENDED BROADENING ENDORSEMENT - WITH EACH EVENT SUBLIMIT - OIL AND GAS UMBRELLA EXCESS LIABILITY

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

Limits Of Coverage Table

Underground resources and underground equipment property damage and expenses each event limit.
\$

How Coverage Is Changed

There are four changes that are explained below.

1. The following replaces the Underground resources or underground equipment exclusion. This change broadens coverage.

Underground resources or underground equipment. We won't cover property damage to underground resources or underground equipment if such property damage:

- results from oil or gas lease or well operations which are or were performed by or for you; and
- is alleged in a claim or suit made or brought by your oil or gas nonoperator.

Nor will we cover any expense incurred to prevent or reduce property damage to property other than underground resources or underground equipment if:

- such property damage could or does result from any act or failure to act which causes property damage described in the first paragraph of this exclusion; and
- such expense is alleged in a claim or suit made or brought by your oil or gas nonoperator.

But we won't apply this exclusion to property damage that:

- would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up; and
- is caused by an accident that's covered by your Automobile Liability Basic Insurance for the full limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance. We'll consider all such property damage to

happen when that accident happens, regardless of when such property damage actually happens.

Underground resources means:

- oil, gas, any other mineral substance, or water that hasn't been reduced to physical possession above the surface of the ground or above the surface of a body of surface water; or
- any well, hole, formation, strata, or area in or through which exploring for, or producing of, any substance is carried on.

Body of surface water includes any lake, ocean, river, sea, or wetland.

Underground equipment means any casing, pipe, bit, tool, pump, collar, or other drilling or well-servicing machinery or equipment that's:

- below the surface of the ground in any well or hole used for the exploration for, or production of, any substance; or
- below the surface of a body of surface water.

Your oil or gas nonoperator means:

- any owner, including a carried-interest owner; or
- any co-venturer or mining partner; that has a nonoperating working interest in any well, oil lease, or gas lease you co-own for which you are the operator of record.

2. The following replaces the Control of property exclusion. This change broadens coverage by adding certain exceptions to parts of that exclusion for property damage to underground resources or underground equipment of others.

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Control of property. We won't cover property damage to any of the following property:

- Property that you rent, lease, or borrow from others, own, or occupy.
- Premises that you sell, give away, or abandon if such property damage results from any part of those premises. But we won't apply this exclusion part to property damage to premises that are your completed work and were never occupied, rented, or held for rental by you.
- Personal property that's in the care, custody, or control of the protected person. But we won't apply this exclusion part to property damage to underground resources or underground equipment of others.
- That particular part of real property being worked on by or for you if such property damage results from your work. But we won't apply this exclusion part to property damage to underground resources or underground equipment of others.
- That particular part of any property that must be restored, repaired, or replaced because your work was incorrectly performed on it. But we won't apply this exclusion part to property damage that results from your completed work. Nor will we apply this exclusion part to property damage to underground resources or underground equipment of others.

For example:

You are an oil and gas well service contractor. You are hired to perform a service to the surface casing of an oil well. In order to perform the service, you are required to remove the production tubing from the wellbore. While the tubing is being removed, it is accidentally dropped to the bottom of the wellbore. This results in property damage to the tubing, to the intermediate and production casing, and to a plug near the bottom of the wellbore.

Based on the facts available to us, we won't apply the Control of property exclusion to such property damage because of the exceptions for property damage to underground resources or underground equipment of others added to the last three parts of this exclusion.

Furthermore, we won't apply this exclusion to the liability of another to pay damages for property damage, other than property damage to the property described below, if you have assumed such liability under a sidetrack agreement made before the property damage happens:

- Property that you rent or lease from others, own, or occupy.
- Premises that you sell, give away, or abandon.

3. The following is added to the Each event limit section. This change limits the coverage provided by this endorsement if the Underground resources and underground equipment property damage and expenses each event limit is less than the Each event limit.

However, the most we'll pay for covered underground resources and underground equipment property damage and expenses caused by any one event is further limited by the following if the Underground resources and underground equipment property damage and expenses each event limit shown in the Limits Of Coverage Table of the Underground Resources And Underground Equipment Of Others Extended Broadening Endorsement - With Each Event Sublimit is less than the Each event limit shown in the Coverage Summary:

Underground resources and underground equipment property damage and expenses each event limit. This limit, which is shown in the Limits Of Coverage Table of the Underground Resources And Underground Equipment Of Others Extended Broadening Endorsement - With Each Event Sublimit, is the most we'll pay for the combined total of:

- all covered property damage to underground resources and underground equipment; and
- all covered expenses incurred to prevent or reduce property damage to property other than underground resources or underground equipment if such property damage could or does result from any act or failure to act which causes property damage to underground resources or underground equipment;

that is caused by any one event and that results from any of the following operations which are or were performed by or for you:

- Gasoline recovery from casing head or natural gas.
- Oil or gas lease or well operations.
- Cleaning, drilling, re-drilling, servicing, shooting, or swabbing of oil or gas wells.
- Installation or recovery of casing in oil or gas wells.
- Disposal well operations.

But we won't apply this limit to:

- bodily injury or property damage; or

- pollution cost or expense;

that would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up. Instead, we'll apply the each event limit to such covered bodily injury, property damage, or pollution cost or expense.

For the purposes of determining the Underground resources and underground equipment property damage and expenses each event limit, we'll consider all sudden and accidental pollution incidents that:

- begin within any 72-hour period; and
- result from substantially the same general harmful conditions;

to be one event.

Disposal well operations means operations for disposal, in a disposal well, of any pollutant, including:

- the handling of the pollutant while it's being loaded or unloaded for its disposal; and
- the transport of the pollutant for its disposal.

4. The following is added to the Limits Of Coverage section.

How the limits of coverage apply if the Underground resources and underground equipment property damage and expenses each event limit is left blank. If the amount of the Underground resources and underground equipment property damage and expenses each event limit is left blank in the Underground Resources And Underground Equipment Of Others Extended Broadening Endorsement - With Each Event Sublimit, we'll consider that limit to be \$1,000,000.

Other Terms

All other terms of your policy remain the same.

**POLLUTION-RELATED DEFENSE EXPENSES WITHIN LIMITS OF
COVERAGE ENDORSEMENT -
OIL AND GAS UMBRELLA EXCESS LIABILITY**

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

Important Note: This endorsement changes your Oil And Gas Umbrella Excess Liability Protection to include pollution-related defense expenses within the limits of coverage for claims or suits for:

- damages for covered pollution-related bodily injury or property damage; or
- covered pollution clean-up costs;

that would have been covered by your EnergyPro® Oil And Gas Commercial General Liability Basic Insurance, but aren't only because its applicable limit of coverage is used up. When we defend a protected person against such claims or suits, the limits of coverage under this agreement are used up by payments of our pollution-related defense expenses.

How Coverage Is Changed

There are 10 changes which are explained below. These changes limit coverage.

1. The following is added to the definition of described Basic Insurance payments in the Coverage Above Your Basic Insurance section.

Described Basic Insurance payments also means any of the following amounts which are covered by your EnergyPro® Oil And Gas Commercial General Liability Basic Insurance and are paid by your Basic Insurer under such insurance:

- Pollution-related defense expenses covered by your EnergyPro® Oil And Gas Commercial General Liability Basic Insurance for bodily injury and property damage which happens while this agreement is in effect.
- Pollution-related defense expenses covered by your EnergyPro® Oil And Gas Commercial General Liability Basic Insurance for pollution clean-up costs that are incurred for a sudden and accidental pollution incident which begins on a specific date and at a specific time while this agreement is in effect.
- Pollution clean-up costs adjustment expenses covered by your EnergyPro® Oil And Gas Commercial General Liability Basic Insurance that are incurred for a sudden and accidental pollution incident which begins on a specific date and at a specific time while this agreement is in effect.

Pollution-related defense expenses means any fees, costs, or expenses that result directly from the investigation or defense of, or the appeal of a judgment in, a specific pollution-related claim or

suit, including the following fees, costs, and expenses:

- Fees, costs, and expenses of attorneys, and other authorized representatives where permitted, for legal services, whether by outside or staff representatives.
- The costs of the proceedings involved in such suit, including court reporter's, arbitrator's, and mediator's fees and fees, costs, and expenses for witnesses and summonses.
- Independent expert's and special investigator's fees, costs, and expenses.
- Independent vendor's fees, costs, and expenses related to medical and vocational rehabilitation.
- Fees, costs, and expenses for copies of documents such as birth and death certificates and medical treatment records, and for autopsies.
- Fees, costs, and expenses for engineering and analytical services which are conducted as part of handling such claim or suit.
- The cost of bonds to release property that's being used to secure a legal obligation, but only for bond amounts within the available limit of coverage. We don't have to furnish such bonds.
- All reasonable expenses that any protected person incurs at our request while helping us investigate or settle, or defend a protected person against, such claim or suit, other than any amounts that are more than \$500 per day for earnings actually lost by the protected person because of time taken off from work.
- All court costs taxed against any protected person in such suit. But these payments don't include attorney fees or attorney expenses taxed against any protected person.

- The cost of any required appeal bond for the appeal of any judgment in such suit that we have a duty to appeal and that you agree we can appeal, but only for that part of the judgment that is for damages or pollution clean-up costs covered by this agreement and is within the available limit of coverage, or for the cost of a higher appeal bond amount if we're required to pay, or reimburse the protected person for, such higher amount under the law that applies. But we won't be the principal under any such bond. Nor do we have to furnish any appeal bond. The results of an appeal won't change the limits of coverage that apply under this agreement.

But we won't consider any of the following to be pollution-related defense expenses:

- Our expenses, including salaries, wages, and travel expenses of our employees, other than fees, costs, or expenses incurred by us that result directly from the investigation or defense of a specific pollution-related claim or suit or that result directly from the appeal of a judgment in such suit and that are not payments we make under the Right To Appeal A Judgment section.
- Fees, costs, or expenses of independent claim professionals hired by us to perform the function of claim investigation normally performed by claim adjusters for developing and investigating any pollution-related claim or suit so that determination can be made of the cause or extent of, or responsibility for, bodily injury, property damage, or pollution clean-up costs, including evaluation and settlement of claims or suits for covered bodily injury, property damage, or pollution clean-up costs.
- Payments we make under the Right To Appeal A Judgment section.
- Our recovery expenses as explained in the Recovering Damages From A Third Party section in your General Rules, which is a part of your policy.
- Interest that accumulates before judgment in a pollution-related claim or suit and is awarded against a protected person.
- Interest that accumulates after a judgment in a pollution-related claim or suit against a protected person.

Pollution clean-up costs adjustment expenses means any fees, costs, or expenses that result directly from the investigation of a specific sudden and accidental pollution incident for which you voluntarily incur pollution clean-up costs, including the following fees, costs, and expenses:

- Fees, costs, and expenses of attorneys, and other authorized representatives where

permitted, for legal services, whether by outside or staff representatives.

- Independent expert's and special investigator's fees, costs, and expenses.
- Fees, costs, and expenses for engineering and analytical services which are conducted as part of handling such investigation.
- All reasonable expenses that any protected person incurs at our request while helping us investigate such sudden and accidental pollution incident, other than any amounts that are more than \$500 per day for earnings actually lost by the protected person because of time taken off from work.

But we won't consider any of the following to be pollution clean-up costs adjustment expenses:

- Salaries, wages, or travel expenses of any protected person, including attorneys, and other authorized representatives where permitted for legal services, employed by any protected person.
- Fees, costs, and expenses of independent claim professionals hired to perform the function of investigation normally performed by claim adjusters for investigating any sudden and accidental pollution incident so that determination can be made of the cause or extent of, or responsibility for, pollution clean-up costs.

2. The following is added to the third paragraph of the Right And Duty To Defend section.

When we assume the duty to defend a protected person against a pollution-related claim or suit for covered bodily injury, property damage, or pollution clean-up costs that would have been covered by your EnergyPro[®] Oil And Gas Commercial General Liability Basic Insurance, but aren't only because the applicable limit of coverage shown for such Basic Insurance in the Schedule Of Basic Insurance is used up, that duty doesn't include the duty to make any payments other than pollution-related defense expenses. Payment of pollution-related defense expenses will reduce the available limits of coverage under this agreement.

Pollution-related claim or suit means any claim or suit that, in whole or in part:

- seeks damages from any protected person for bodily injury or property damage that results from pollution; or
- seeks to impose liability on any protected person for pollution clean-up costs.

3. The following replaces the eighth paragraph of the Right And Duty to Defend section.

Our duty to defend ends when we have used up the limit of coverage that applies with the payment of:

- judgments;
- settlements;
- pollution clean-up costs; or
- pollution-related defense expenses.

4. The following is added to the What This Agreement Covers section.

Transfer Of Control Of Defense. Before the available limit of coverage is used up, you may take over control of the defense, including the appeal, of any outstanding pollution-related claim or suit that we're defending because the applicable limit of coverage shown for your EnergyPro® Oil And Gas Commercial General Liability Basic Insurance in the Schedule Of Basic Insurance is used up, if:

- we and you agree; or
- a court orders you to do so.

If the available limit of coverage under this agreement is used up, we'll notify you as soon as we can of all such outstanding claims or suits that we're defending, so you can arrange to take over control of such defense.

We agree to take whatever steps are necessary, during a transfer of control of defense of any such outstanding claim or suit that we're defending, to continue that defense and avoid a default judgment during such transfer. When we take such steps, you agree that we don't waive or give up any of our rights. You also agree to repay the reasonable expenses we incur for such steps taken after the available limit of coverage under this agreement is used up.

5. The following replaces the first four paragraphs of the Additional Payments section.

Additional Payments.

We'll have the duty to make only the additional payments shown below in connection with any claim or suit against a protected person when we:

- investigate or settle the claim or suit;
- defend the protected person against the claim or suit; or
- pay our part of a judgment.

But:

- we'll do so only to the extent that these payments are not covered by your Basic Insurance or any other insurance; and
- the only additional payments shown below that we'll have the duty to make in connection with any pollution-related claim or suit we're defending because the applicable limit of coverage shown for your EnergyPro® Oil And Gas Commercial General Liability Basic Insurance in the Schedule Of Basic Insurance is used up are prejudgment interest and postjudgment interest.

These payments are in addition to the limits of coverage.

Our duty to make additional payments ends when we have used up the limit of coverage that applies with the payment of:

- judgments;
- settlements;
- pollution clean-up costs; or
- pollution-related defense expenses.

6. The following replaces the first paragraph of the Limits Of Coverage section.

The limits of coverage shown in the Coverage Summary and the information contained in this section fix the most we'll pay as damages, pollution clean-up costs, and pollution-related defense expenses, regardless of the number of:

- protected persons;
- claims made or suits brought; or
- persons or organizations making claims or bringing suits.

7. The following is added to the Limits Of Coverage section.

Each limit of coverage that applies to bodily injury, property damage, and pollution clean-up costs includes pollution-related defense expenses.

8. The following is added to the Noncumulation of each event limit section of the Each event limit section.

For purposes of this section, we'll consider pollution-related defense expenses to be damages for bodily injury or property damage.

9. The following replaces the fifth paragraph of the Contract liability exclusion.

Our duty to defend an indemnitee ends when we have used up the limit of coverage that applies with the payment of:

- judgments;
- settlements;
- pollution clean-up costs; or
- pollution-related defense expenses.

10. The following replaces the ninth paragraph of the Contract liability exclusion.

If you have agreed under the same joint operating agreement to pay for the defense of another person or organization against a claim or suit for such bodily injury, property damage, or pollution clean-up costs as operating expenses, and such bodily injury, property damage, or pollution clean-up costs are covered by this agreement, we'll pay the reasonable attorney fees and necessary litigation expenses that:

- are incurred by or for that person or organization to defend itself against such claim or suit; and

- are awarded against you in a judgment or are agreed to by us in a settlement;

as if they're amounts you're legally required to pay as damages for bodily injury or property damage, or as pollution clean-up costs, covered by this agreement. But we'll only pay such fees and expenses if they would have been covered by your EnergyPro® Oil And Gas Commercial General Liability Basic Insurance, but aren't only because its applicable limit of coverage is used up. Payments of such amounts are subject to the limits of coverage. Our duty to make such payments ends when we have used up the limits of coverage that apply with the payment of:

- judgments;
- settlements;
- pollution clean-up costs; or
- pollution-related defense expenses.

Other Terms

All other terms of your policy remain the same.

**BASIC INSURANCE PROTECTED PERSONS ENDORSEMENT -
OIL OR GAS NONOPERATING WORKING INTEREST OR ROYALTY
INTEREST OWNER - OIL AND GAS UMBRELLA EXCESS LIABILITY**

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

The following is added to the second paragraph of the Basic Insurance protected persons section. This change broadens coverage for certain protected persons.

However, we won't apply this paragraph to any of your oil or gas nonoperators or your oil or gas royalty interest owners that qualifies as a Basic Insurance protected person. But coverage for such oil or gas nonoperators or oil or gas royalty interest owners remains subject to the limits of coverage under this agreement.

Your oil or gas nonoperator means:

- any owner, including a carried-interest owner; or
 - any co-venturer or mining partner;
- that has a nonoperating working interest in any well, oil lease, or gas lease you operate.

Your oil or gas royalty interest owner means any owner of royalty rights in any well, oil lease, or gas lease you operate.

Other Terms

All other terms of your policy remain the same.

HOW YOUR ORIGINAL AND INCREASED LIMITS OF COVERAGE APPLY WHEN YOUR LIMITS OF COVERAGE ARE INCREASED WHILE THIS AGREEMENT IS IN EFFECT ENDORSEMENT - OIL AND GAS UMBRELLA EXCESS LIABILITY

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

The following is added to the Limits Of Coverage section. This change explains how your original limits of coverage apply, and how the increased amount of your limits of coverage apply, when your limits of coverage are increased while this agreement is in effect.

How your original limits of coverage apply. Your original limits of coverage continue to apply to:

- bodily injury and property damage that happens;
- pollution clean-up costs that are incurred for sudden and accidental pollution incidents that begin;
- personal injury that's caused by personal injury offenses committed; or
- advertising injury that's caused by advertising injury offenses committed;

any time while this agreement is in effect, regardless of whether that time is before or after your limits of coverage increase.

Your original limits of coverage means the limits of coverage that are shown in the Coverage Summary and are in effect on the beginning date of this agreement.

Your limits of coverage increase means the effective date and time while this agreement is in effect that your limits of coverage were increased.

How the increased amount of your limits of coverage apply. The increased amount of your limits of coverage applies only to new injury or damage or pollution clean-up costs and only if we have used up one or more of your original limits of coverage that applies with the payment of judgments, settlements, or pollution clean-up costs.

The increased amount of your limits of coverage means the amount of your increased limits of coverage that exceeds your original limits of coverage.

Your increased limits of coverage means the limits of coverage that are shown in the Coverage Summary and are in effect after your limits of coverage increase.

New injury or damage or pollution clean-up costs means:

- bodily injury and property damage that begins;
- pollution clean-up costs that are incurred for sudden and accidental pollution incidents that begin;
- personal injury that's caused by personal injury offenses committed; or
- advertising injury that's caused by advertising injury offenses committed;

after your limits of coverage increase and before this agreement ends.

But we won't consider any of the following to be new injury or damage or pollution clean-up costs:

- Any bodily injury or physical damage to tangible property of others that's a continuation, change, or resumption, after your limits of coverage increase, of any covered bodily injury or physical damage to tangible property of others that began before your limits of coverage increase.
- Any personal injury that's sustained by any one person or organization and caused by a personal injury offense committed after your limits of coverage increase, if such person or organization also sustained covered personal injury caused by a personal injury offense committed before your limits of coverage increase.
- Any advertising injury that's sustained by any one person or organization and caused by an advertising injury offense committed after your limits of coverage increase, if such person or organization also sustained covered advertising injury caused by an advertising injury offense committed before your limits of coverage increase.

Other Terms

All other terms of your policy remain the same.

**OUTER CONTINENTAL SHELF LANDS ACT LIABILITY COVERAGE EXCESS
OF DESCRIBED BASIC INSURANCE ENDORSEMENT - WITH EACH EVENT
SUBLIMIT - OIL AND GAS UMBRELLA EXCESS LIABILITY**

This endorsement changes your Oil And Gas Umbrella
Excess Liability Protection.

Limits Of Coverage Table

Outer Continental Shelf Lands Act liability each event limit: \$

Schedule Of Described Outer Continental Shelf Lands Act Liability Basic Insurance

Type of coverage: Outer Continental Shelf Lands Act Liability

Insurer:

Policy Number:

Policy Period:

How Coverage Is Changed

There are three changes that are explained below.

1. The following is added to the Employers liability exclusion. This change broadens coverage.

Also, we won't apply this exclusion to Outer Continental Shelf Lands Act liability bodily injury that would have been covered by your Described Outer Continental Shelf Lands Act Basic Insurance, but isn't only because its applicable limit of coverage is used up. We won't apply any other exclusion in this agreement, other than any asbestos or silica exclusion in or made part of this agreement, to such Outer Continental Shelf Lands Act liability bodily injury.

Outer Continental Shelf Lands Act liability bodily injury means bodily injury to any employee of the protected person in work subject to the Outer Continental Shelf Lands Act.

Described Outer Continental Shelf Lands Act Liability Basic Insurance means the Basic Insurance which is shown in the Schedule Of Described Outer Continental Shelf Lands Act Liability Basic Insurance in the Outer Continental Shelf Lands Act Liability Coverage Excess Of Described Basic Insurance Endorsement - With Each Event Sublimit.

2. The following is added to the Each event limit section. This change limits coverage for certain bodily injury covered by this agreement that qualifies as Outer Continental Shelf Lands Act

liability bodily injury as defined in the Outer Continental Shelf Lands Act Liability Coverage Excess Of Described Basic Insurance Endorsement - With Each Event Sublimit if the Outer Continental Shelf Lands Act liability each event limit is less than the Each event limit.

However, the most we'll pay for covered Outer Continental Shelf Lands Act liability bodily injury that is caused by any one event is further limited by the following if the Outer Continental Shelf Lands Act liability each event limit shown in the Limits Of Coverage Table of the Outer Continental Shelf Lands Act Liability Coverage Excess Of Described Basic Insurance Endorsement - With Each Event Sublimit is less than the Each event limit shown in the Coverage Summary:

Outer Continental Shelf Lands Act liability each event limit. This limit, which is shown in the Limits Of Coverage Table of the Outer Continental Shelf Lands Act Liability Coverage Excess Of Described Basic Insurance Endorsement - With Each Event Sublimit, is the most we'll pay for the combined total of all covered Outer Continental Shelf Lands Act liability bodily injury that:

- would have been covered by your Described Outer Continental Shelf Lands Act Employers Liability Basic Insurance, but isn't only because it's applicable limit of insurance is used up; and
- is caused by any one event.

3. The following is added to the Limits Of Coverage section.

Name of Insured

Policy Number

Effective Date

Processing Date

How the limits of coverage apply if the Outer Continental Shelf Lands Act liability each event limit is left blank. If the amount of the Outer Continental Shelf Lands Act liability each event limit is left blank in the Limits Of Coverage Table of the Outer Continental Shelf Lands Act Liability Coverage Excess Of Described Basic Insurance

Endorsement - With Each Event Sublimit, we'll consider that limit to be \$1,000,000.

Other Terms

All other terms of your policy remain the same.

**TOTAL POLLUTION INJURY OR DAMAGE THAT RESULTS FROM
UNDERGROUND WATER POLLUTANTS EXCLUSION ENDORSEMENT -
OIL AND GAS UMBRELLA EXCESS LIABILITY**

This endorsement changes your Oil And Gas Umbrella
Excess Liability Protection.

How Coverage Is Changed

The following is added to the Exclusions - What This
Agreement Won't Cover section. This change excludes
coverage.

**Pollution injury or damage that results from
underground water pollutants.** We won't cover injury
or damage that results from pollution involving any
underground water pollutant.

Other Terms

All other terms of your policy remain the same.

EARTHQUAKE EXCLUSION ENDORSEMENT - OIL AND GAS UMBRELLA EXCESS LIABILITY

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

The following is added to the Exclusions - What This Agreement Won't Cover section. This change excludes coverage.

Earthquake. We won't cover injury or damage or pollution clean-up costs that result from any earthquake.

Earthquake means a shaking or trembling of the earth's crust, caused by underground volcanic or tectonic forces or by breaking or shifting of rock beneath the surface of the ground.

Other Terms

All other terms of your policy remain the same.

**WHERE THIS AGREEMENT COVERS FOR POLLUTION CLEAN-UP COSTS
ENDORSEMENT - CANADA NOT INCLUDED -
OIL AND GAS UMBRELLA EXCESS LIABILITY**

This endorsement changes your Oil And Gas Umbrella
Excess Liability Protection.

How Coverage Is Changed

The following replaces the definition of Pollution
clean-up costs coverage territory in the Pollution
clean-up costs section of the Coverage Above Your
Basic Insurance section of the Where This
Agreement Covers section.

Pollution clean-up costs coverage territory means
the United States of America, including its territories
and possessions and Puerto Rico.

Other Terms

All other terms of your policy remain the same.

EARTHQUAKE EXCLUSION ENDORSEMENT - WITH EXCEPTIONS FOR CERTAIN OPERATIONS - OIL AND GAS UMBRELLA EXCESS LIABILITY

This endorsement changes your Oil And Gas Umbrella Excess Liability Protection.

How Coverage Is Changed

The following is added to the Exclusions - What This Agreement Won't Cover section. This change excludes coverage.

Earthquake. We won't cover injury or damage or pollution clean-up costs that result from any earthquake.

But we won't apply this exclusion if the earthquake is caused by breaking or shifting of rock beneath the surface of the ground that results from:

- the use of explosive charges in blasting operations which are being performed by or for you; or
- the operation of geophysical exploration equipment or machinery attached to, or part of, any auto or mobile equipment in geophysical exploration

operations for oil or gas which are being performed by or for you.

Nor will we apply this exclusion to property damage to underground resources or underground equipment if the earthquake is caused by breaking or shifting of rock beneath the surface of the ground which is being performed by or for you for the purpose of initiating, increasing, rehabilitating, or restoring hydrocarbon production in any oil or gas well.

Earthquake means a shaking or trembling of the earth's crust, caused by underground volcanic or tectonic forces or by breaking or shifting of rock beneath the surface of the ground.

Other Terms

All other terms of your policy remain the same.

**DESCRIBED STATE OR STATES SUBLIMITS OF COVERAGE
ENDORSEMENT - OIL AND GAS UMBRELLA EXCESS LIABILITY**

This endorsement changes your Oil And Gas
Umbrella Excess Liability Protection.

Described state or states:

Described State Or States Limits Of Coverage Table

**Described state or states general
total limit.**

\$

**Described state or states products
and completed work total limit.**

\$

**Described state or states personal
injury each person limit.**

\$

**Described state or states
advertising injury each person limit.**

\$

**Described state or states each
event limit.**

\$

How Coverage Is Changed

There are five changes that are explained below.
These changes limit coverage.

1. The following is added to the General total limit
section after the second paragraph of that section.

In addition, the most we'll pay for:

- covered bodily injury and property damage that happens;
- covered pollution clean-up costs that are incurred for sudden and accidental pollution incidents which begin;
- covered personal injury that's caused by personal injury offenses committed; and
- covered advertising injury that's caused by advertising offenses committed;

in the described state or states is further limited by the following:

Described state or states general total limit. This limit, which is shown in the Described State Or States Limits Of Coverage Table of the Described

State Or States Sublimits Of Coverage Endorsement, is the most we'll pay for the combined total of following:

- all covered bodily injury and property damage that happens in the described state or states in a policy year;
- all covered pollution clean-up costs that are incurred for all sudden and accidental pollution incidents which begin in the described state or states in a policy year;
- all covered personal injury that's caused by all personal injury offenses committed in the described state or states in a policy year; and
- all covered advertising injury that's caused by all advertising injury offenses committed in the described state or states in a policy year.

However

- we won't apply this described state or states general total limit to described auto-related bodily injury or property damage that would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up;

Name of Insured

Policy Number

Processing Date

Effective Date

- we'll apply the described state or states general total limit to covered bodily injury or property damage that results from your products only if such products are in connection with any of your described operations or your non-operating working interest in any oil or gas lease or well; and
- we'll apply the described state or states general total limit to covered bodily injury, property damage, or pollution clean-up costs that result from your completed work only if such completed work is in connection with any of your described operations.

If any other limit that limits the amount we'll pay within the general total limit is added by endorsement to this agreement, we'll apply the lesser of:

- the described state or states general total limit; or
- that other limit added by endorsement;

to any injury or damage that is, or any pollution clean-up costs that are, subject to both of such limits.

Described state or states means the state or states shown in the Described State Or States Sublimits Of Coverage Endorsement.

Described auto-related bodily injury or property damage means bodily injury or property damage that:

- results from the ownership, maintenance, use, operation, or entrustment to others of any auto, or the supervision of others in or for the maintenance, use, operation, or entrustment to others of any auto; and
- doesn't result from the handling of property while it's being unloaded from any auto or the supervision of others in or for such handling.

2. The following is added to the Products and completed work total limit after the second paragraph of that section.

In addition, the most we'll pay for:

- covered bodily injury and property damage that results from your products or your completed work and happens; and
- covered pollution clean-up costs that result from your completed work and are incurred for sudden and accidental pollution incidents which begin;

in the described state or states is further limited by the following:

Described state or states products and completed work total limit. This limit, which is shown in the Described State Or States Limits Of Coverage Table of the Described State Or States Sublimits Of Coverage Endorsement, is the most we'll pay for the combined total of following:

- all covered bodily injury and property damage that results from your products and happens in the described state or states in a policy year;
- all covered bodily injury and property damage that results from your completed work and happens in the described state or states in a policy year; and
- all covered pollution clean-up costs that result from your completed work and are incurred for all sudden and accidental pollution incidents which begin in the described state or states in a policy year.

However, we won't apply this described state or states products and completed work total limit to:

- covered bodily injury or property damage that results from your products, if such products are in connection with any of your described operations or your non-operating working interest in any oil or gas lease or well; or
- covered bodily injury, property damage, or pollution clean-up costs that result from your completed work if such completed work is in connection with any of your described operations.

Instead, we'll apply the described state or states general total limit to such bodily injury or property damage that happens in the described state or states and to such pollution clean-up costs that are incurred for sudden and accidental pollution incidents which begin in the described state or states.

If any other limit that limits the amount we'll pay within the products and completed work total limit is added by endorsement to this agreement, we'll apply the lesser of:

- the described state or states products and completed work total limit; or
 - that other limit added by endorsement;
- to any bodily injury or property damage that is, or any pollution clean-up costs that are, subject to both of such limits.

3. The following is added the Person injury each person limit section.

However, the most we'll pay for covered personal injury sustained by any one person or organization and caused by personal injury offenses committed in the described state or states is further limited by the following:

Described state or states personal injury each person limit. This limit, which is shown in the Described State Or States Limits Of Coverage Table of the Described State Or States Sublimits Of Coverage Endorsement, is the most we'll pay for all covered personal injury that:

- is sustained by any one person or organization; and
- is caused by all personal injury offenses committed in the described state or states in a policy year.

If any other limit that limits the amount we'll pay within the personal injury each person limit is added by endorsement to this agreement, we'll apply the lesser of:

- the described state or states personal injury each person limit; or
 - that other limit added by endorsement;
- to any personal injury that is subject to both of such limits.

4. The following is added the Advertising injury each person limit section.

However, the most we'll pay for covered advertising injury sustained by any one person or organization and caused by advertising injury offenses committed in the described state or states is further limited by the following:

Described state or states advertising injury each person limit. This limit, which is shown in the Described State Or States Limits Of Coverage Table of the Described State Or States Sublimits Of Coverage Endorsement, is the most we'll pay for all covered advertising injury that:

- is sustained by any one person or organization; and
- is caused by all advertising injury offenses committed in the described state or states in a policy year.

If any other limit that limits the amount we'll pay within the advertising injury each person limit is

added by endorsement to this agreement, we'll apply the lesser of:

- the described state or states advertising injury each person limit; or
 - that other limit added by endorsement;
- to any advertising injury that is subject to both of such limits.

5. The following is added to the Each event limit section.

However, the most we'll pay for:

- covered bodily injury and property damage that happens in the described state or states and is caused by any one event; and
- covered pollution clean-up costs that are incurred for any one sudden and accidental pollution incident which begins in the described state or states;

is further limited by the following:

Described state or states each event limit. This limit, which is shown in the Described State Or States Limits Of Coverage Table of the Described State Or States Sublimits Of Coverage Endorsement, is the most we'll pay for the combined total of following:

- all covered bodily injury and property damage that happens in the described state or states and is caused by any one event; and
- all covered pollution clean-up costs that are incurred for any one sudden and accidental pollution incident which begins in the described state or states.

But we won't apply this described state or states each event limit to described auto-related bodily injury or property damage that would have been covered by your Automobile Liability Basic Insurance, but isn't only because its applicable limit of coverage is used up. Instead, we'll apply the each event limit to such covered bodily injury or property damage.

For the purposes of determining the described state or states each event limit, we'll consider all sudden and accidental pollution incidents that:

- begin within any 72-hour period; and
- result from substantially the same general harmful conditions;

to be one event for bodily injury and property damage and to be one sudden and accidental pollution incident for pollution clean-up costs.

If any other limit that limits the amount we'll pay within the each event limit is added by endorsement to this agreement, we'll apply the lesser of:

- the described state or states each event limit; or
- that other limit added by endorsement;

to any bodily injury or property damage that is, or any pollution clean-up costs that are, subject to both of such limits.

Other Terms

All other terms of your policy remain the same.

| | | | |
|-----------------------------|--|------------------------------|---|
| State: | District of Columbia | First Filing Company: | St. Paul Fire and Marine Insurance Company, ... |
| TOI/Sub-TOI: | 17.1 Other Liability-Occ Only/17.1020 Commercial Umbrella and Excess | | |
| Product Name: | Oil & Gas - UMB | | |
| Project Name/Number: | Forms Filing/2016-07-0129 | | |

Supporting Document Schedules

| | |
|-------------------------|-------------------------|
| Bypassed - Item: | Readability Certificate |
| Bypass Reason: | N/A |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|--------------------------|
| Bypassed - Item: | Consulting Authorization |
| Bypass Reason: | N/A |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|-------------------------|
| Bypassed - Item: | Copy of Trust Agreement |
| Bypass Reason: | N/A |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|---|
| Bypassed - Item: | Expedited SERFF Filing Transmittal Form |
| Bypass Reason: | N/A |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

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|--------------------------|-------------------|
| Satisfied - Item: | Filing Memorandum |
| Comments: | |
| Attachment(s): | Filing Memo.pdf |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|------------------------------|
| Satisfied - Item: | Forms Transmittal Supplement |
| Comments: | |
| Attachment(s): | CW Forms Transmittal.pdf |
| Item Status: | |
| Status Date: | |

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|-----------------------------|--|------------------------------|---|----------------------------|--------------|
| SERFF Tracking #: | TRVD-130801035 | State Tracking #: | | Company Tracking #: | 2016-07-0129 |
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| State: | District of Columbia | First Filing Company: | St. Paul Fire and Marine Insurance Company, ... | | |
| TOI/Sub-TOI: | 17.1 Other Liability-Occ Only/17.1020 Commercial Umbrella and Excess | | | | |
| Product Name: | Oil & Gas - UMB | | | | |
| Project Name/Number: | Forms Filing/2016-07-0129 | | | | |

**Oil and Gas Program
Filing Memorandum
Umbrella Excess Liability**

We are revising our Oil and Gas Program to more accurately reflect the changing needs of our insureds and the changing technology and exposure to loss of the Oil and Gas industry. This program is specifically geared toward businesses that are predominantly involved in the exploration, production, processing or transportation of oil or gas, including drillers, operators and non-operators, contractors, and other entities that support such exploration, production, processing, or transportation of oil or gas.

In general, the purpose of this filing is to:

- replace current versions of a number of our Oil and Gas Commercial Umbrella Excess Liability Protection forms and endorsements with updated versions of those forms and endorsements; and
- add new Oil and Gas Commercial Umbrella Excess Liability Protection forms and endorsements to our portfolio;

The changes to the forms and endorsements are necessary to clarify coverage, to broaden coverage to address exposures or hazards that have emerged or evolved in the Oil and Gas industry, or to restrict coverage for exposures or hazards that have or could become unacceptable from an underwriting standpoint.

FORMS TRANSMITTAL SUPPLEMENT
2016-07-0129

| Form Title | New Form | Replaced Form | Type of Form/ Line of Business / Mandatory (M) or Optional (O) | Broaden (B) Restrict (R) Clarify (C) | Description Of Form |
|--|--------------------|---------------------|---|--|--|
| Subsidence Exclusion Endorsement - Oil and Gas Umbrella Excess Liability | OG511 Rev. 1-04 | N/A | N/A | N/A | WITHDRAW and use OG620 |
| Pollution Clean-Up Costs, Including Well Out Of Control And Related Costs, Exclusion Endorsement - Oil And Gas Umbrella Excess Liability | OG536 Rev. 9-16 | OG536 Rev. 01-16 | END/UMB/O | Restricts | OG536 - Excludes coverage for pollution clean-up costs and well out of control and related costs. Exclusions have exceptions for certain pollution cost or expense related to autos that would have been covered by the named insured's Automobile Liability Basic Insurance. |
| Total Pollution Injury Or Damage And Pollution Clean-Up Costs, Including Well Out Of Control And Related Costs, Exclusion Endorsement - With Exception For Certain Bodily Injury, Property Damage, Or Pollution Cost Or Expense Related To Autos - Oil And Gas Umbrella Excess Liability | OG537 Rev. 9-16 | OG537 Rev. 01-16 | END/UMB/O | Restricts | OG537 - Excludes coverage for injury or damage that results from pollution, pollution clean-up costs, and well out of control and related costs. Exclusion for pollution injury or damage has exception for certain bodily injury or property damage related to autos that would have been covered by the named insured's Basic Insurance. Other exclusions have exceptions for certain pollution cost or expense related to autos that would have been covered by the named insured's Automobile Liability Basic Insurance. |
| Pollution Injury Or Damage And Pollution Clean-Up Costs, Including Well Out Of Control And Related Costs, Exclusion Endorsement - Oil And Gas Umbrella Excess Liability | OG538 Rev. 9-16 | OG538 Rev. 01-16 | END/UMB/O | Restricts | OG538 - Subject to certain limitations and exceptions, excludes coverage for injury or damage that results from pollution. Also, excludes coverage for pollution clean-up costs, and well out of control and related costs. Exclusions for pollution clean-up costs and well out of control and related costs have exceptions for certain pollution cost or expense related to autos that would have been covered by the named insured's Automobile Liability Basic Insurance. |

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| Form Title | New Form | Replaced Form | Type of Form/ Line of Business / Mandatory (M) or Optional (O) | Broaden (B) Restrict (R) Clarify (C) | Description Of Form |
|--|--------------------|---------------------|---|--|---|
| Blowout And Cratering Property Damage And Pollution Clean-Up Costs, Including Well Out Of Control And Related Costs, Exclusion Endorsement - Oil And Gas Umbrella Excess Liability | OG543 Rev. 9-16 | OG543 Rev. 01-16 | END/UMB/O | Restricts | OG543 - Excludes coverage for blowout or cratering property damage and pollution clean-up costs, that result from certain operations. Also excludes well out of control and related costs. Exclusions have exception for certain pollution cost or expense related to autos that would have been covered by the named insured's Automobile Liability Basic Insurance. |
| Your Above-Ground Operations For Disposal Wells Endorsement - Oil And Gas Umbrella Excess Liability | OG555 Rev. 9-16 | OG555 Rev. 01-16 | END/UMB/O | Broadens | OG555 - Broadens coverage for certain pollution-related bodily injury or property damage, and certain pollution clean-up costs, that result from that named insured's above-ground operations for disposal wells. |
| Total Pollution Injury Or Damage And Pollution Clean-Up Costs, Including Well Out Of Control And Related Costs, Exclusion Endorsement - With Exceptions For Certain Bodily Injury Or Property Damage Related To Hostile Fire And Certain Bodily Injury, Property Damage, Or Pollution Cost Or Expense Related To Autos - Oil And Gas Umbrella Excess Liability | OG579 Rev. 9-16 | OG579 Rev. 01-16 | END/UMB/O | Restricts | OG579 - Excludes coverage for injury or damage that results from pollution, pollution clean-up costs, and well out of control and related costs. Exclusion for pollution injury or damage has exceptions for certain bodily injury or property damage that results from hostile fire heat, fumes, or smoke, and certain bodily injury or property damage related to autos, that would have been covered by the named insured's Basic Insurance. Other exclusions have exceptions for certain pollution cost or expense related to autos that would have been covered by the named insured's Automobile Liability Basic Insurance. |

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|--|--------------------|---------------------|---|--|--|
| Underground Resources And Underground Equipment Of Others Broadening Endorsement - Oil And Gas Umbrella Excess Liability | OG585 Rev. 9-16 | OG585 Rev. 01-16 | END/UMB/O | Broadens | OG585 - Broadens coverage for property damage to underground resources or underground equipment by replacing the Underground resources or underground equipment exclusion in OG500 with a narrower exclusion that applies only if the property damage results from oil or gas lease or well operations and if the claim or suit is made or brought by a legal or financial interest holder in the named insured's production. |
| Underground Resources And Underground Equipment Of Others Broadening Endorsement - With Each Event Sublimit - Oil And Gas Umbrella Excess Liability | OG603 Rev. 9-16 | OG603 Rev. 01-16 | END/UMB/O | Broadens | OG603 - Broadens coverage for property damage to underground resources or underground equipment by replacing the Underground resources or underground equipment exclusion in OG500 with a narrower exclusion that applies only if the property damage results from oil or gas lease or well operations and if the claim or suit is made or brought by a legal or financial interest holder in the named insured's production. Adds an each event sublimit for such broadened coverage. |
| Newly Acquired Or Formed Organizations Endorsement - Limited Liability Companies And Trusts Included - Oil And Gas Umbrella Excess Liability | OG604 Rev. 9-16 | New | END/UMB/O | Broadens | OG604 - Broadens coverage by providing named insured status for limited liability companies or trusts that a named insured acquires or forms during the policy period and owns more than 50% of. |
| Failure To Supply Exclusion Endorsement - With Exception For Failure To Supply That Results From Described Sudden And Accidental Physical Damage And With Each Event And General Total Sublimits - Oil And Gas Umbrella Excess Liability | OG639 Rev. 9-16 | OG639 Ed. 01-16 | END/UMB/O | Restricts | OG639 - Excludes coverage for any protected person's failure to adequately supply electricity or any of the listed substances. Exclusion has an exception if the failure to supply results from certain sudden and accidental physical damage or results from a named peril. Adds an each event and general total sublimit for coverage falling within that exception. |

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| Form Title | New Form | Replaced Form | Type of Form/ Line of Business / Mandatory (M) or Optional (O) | Broaden (B) Restrict (R) Clarify (C) | Description Of Form |
|--|--------------------|--------------------|---|--|--|
| Limited Coverage For Your Liability For The Conduct Of An Unnamed Partnership, Joint Venture, Or Limited Liability Company Endorsement - Oil And Gas Umbrella Excess Liability | OG644 Ed. 1-16 | New | END/UMB/O | Broadens | OG644 - Broadens coverage with respect to the named insured's liability for the conduct of certain unnamed partnerships, joint ventures, or limited liability companies, but only if such entities are shown in the equivalent endorsement (OG165) in the named insured's CGL Basic Insurance |
| Maritime Employers Liability Coverage Excess Of Described Basic Insurance Endorsement - With Each Event Sublimit - Oil And Gas Umbrella Excess Liability | OG650 Ed. 9-16 | OG650 Ed. 01-16 | END/UMB/O | Broadens | OG650 - Broadens coverage for maritime employers liability bodily injury. Adds an each event sublimit for such broadened coverage. |
| Railroad Transportation Operations Exclusion Endorsement - Oil And Gas Umbrella Excess Liability | OG651 Rev. 9-16 | OG651 Ed. 01-16 | END/UMB/O | Restricts | OG651 - Excludes coverage for loss that results from railroad transportation and related operations for oil or gas or certain other hydrocarbons. |
| Farm And Ranch And Specified Nonagricultural Activities Or Operations Exclusion Endorsement - With Exception For Certain Farm And Ranch Operations - Oil And Gas Umbrella Excess Liability | OG653 Rev. 9-16 | OG653 Ed. 01-16 | END/UMB/O | Restricts | OG653 - Limits coverage for injury or damage that results from farm or ranch business operations to be no broader than the coverage provided by the named insured's Basic Insurance. Excludes coverage for injury or damage that results from farm or ranch non-business operations or specified nonagricultural activities or operations. |
| Farm And Ranch And Specified Nonagricultural Activities Or Operations Exclusion Endorsement - Oil And Gas Umbrella Excess Liability | OG654 Rev. 9-16 | OG654 Ed. 01-16 | END/UMB/O | Restricts | OG654 - Excludes coverage for injury or damage or medical expenses that results from farm or ranch business operations or specified nonagricultural activities or operations. Exclusion also has an exception for certain bodily injury, property damage, or pollution cost or expense that would have been covered by the named insured's Automobile Liability Basic Insurance. |

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| Form Title | New Form | Replaced Form | Type of Form/ Line of Business / Mandatory (M) or Optional (O) | Broaden (B) Restrict (R) Clarify (C) | Description Of Form |
|--|--------------------|--------------------|---|--|--|
| Underground Resources And Underground Equipment Of Others Extended Broadening Endorsement - Oil And Gas Umbrella Excess Liability | OG661 Rev. 9-16 | OG661 Ed. 01-16 | END/UMB/O | Broadens | OG661 - Broadens coverage for property damage to underground resources or underground equipment by replacing the Underground resources or underground equipment exclusion in OG500 with a narrower exclusion that applies only if the property damage results from oil or gas lease or well operations and if the claim or suit is made or brought by the named insured's oil or gas nonoperator. |
| Underground Resources And Underground Equipment Of Others Extended Broadening Endorsement - With Each Event Sublimit - Oil And Gas Umbrella Excess Liability | OG662 Rev. 9-16 | OG662 Ed. 01-16 | END/UMB/O | Broadens | OG662 - Broadens coverage for property damage to underground resources or underground equipment by replacing the Underground resources or underground equipment exclusion in OG500 with a narrower exclusion that applies only if the property damage results from oil or gas lease or well operations and if the claim or suit is made or brought by the named insured's oil or gas nonoperator. Adds an each event sublimit for such broadened coverage. |
| Pollution-Related Defense Expenses Within Limits Of Coverage Endorsement - Oil And Gas Umbrella Excess Liability | OG673 Ed. 9-16 | New | END/UMB/O | Restricts | OG673 - Restricts coverage by including pollution-related defense expenses and pollution clean-up costs adjustment expenses within the limits of coverage. |
| Basic Insurance Protected Persons Endorsement - Oil Or Gas Nonoperating Working Interest Or Royalty Interest Owner - Oil And Gas Umbrella Excess Liability | OG675 Ed. 9-16 | New | END/UMB/O | Broadens | OG675 - Broadens coverage for the named insured's oil or gas nonoperators or oil or gas royalty interest owners that qualify as a Basic Insurance protected persons by no longer limiting their coverage to the amount of any minimum limits of insurance required in any contract with the named insured that requires such coverage. |

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|---|-------------------|---------------|---|--|--|
| How Your Original And Increased Limits Of Coverage Apply When Your Limits Of Coverage Are Increased While This Agreement Is In Effect Endorsement - Oil And Gas Umbrella Excess Liability | OG676 Ed. 9-16 | New | END/UMB/O | Restricts | OG676 - If the limits of coverage are increased while the Umbrella Excess Liability insuring agreement is in effect, explains how the original limits of coverage apply, and how the increased amount of the limits of coverage apply. |
| Outer Continental Shelf Lands Act Liability Coverage Excess Of Described Basic Insurance Endorsement - With Each Event Sublimit - Oil And Gas Umbrella Excess Liability | OG677 Ed. 9-16 | New | END/UMB/O | Broadens | OG677 - Broadens coverage for Outer Continental Shelf Lands Act liability bodily injury. Adds an each event sublimit for such broadened coverage. |
| Total Pollution Injury Or Damage That Results From Underground Water Pollutants Exclusion Endorsement - Oil And Gas Umbrella Excess Liability | OG678 Ed. 9-16 | New | END/UMB/O | Restricts | OG678 - Excludes coverage for all injury or damage that results from pollution involving any underground water pollutant. |
| Earthquake Exclusion Endorsement - Oil And Gas Umbrella Excess Liability | OG679 Ed. 9-16 | New | END/UMB/O | Restricts | OG679 - Excludes coverage for injury or damage or pollution clean-up costs that result from any earthquake. |
| Where This Agreement Covers For Pollution Clean-Up Costs Endorsement - Canada Not Included - Oil And Gas Umbrella Excess Liability | OG680 Ed. 9-16 | New | END/UMB/O | Restricts | OG680 - Excludes coverage for pollution clean-up costs incurred for sudden and accidental pollution incidents that begin in Canada by removing Canada from the Pollution clean-up costs coverage territory. |
| Earthquake Exclusion Endorsement - With Exceptions For Certain Operations - Oil And Gas Umbrella Excess Liability | OG681 Ed. 9-16 | New | END/UMB/O | Restricts | OG681 - Subject to exceptions for certain types of operations, excludes coverage injury or damage or pollution clean-up costs that result from any earthquake. |

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|---|-------------------|---------------|---|--|--|
| Described State Or States Sublimits Of Coverage Endorsement - Oil And Gas Umbrella Excess Liability | OG683 Ed. 9-16 | New | END/UMB/O | Restricts | OG683 - Adds sublimits of coverage for the described state or states. |

*Type of Form Legend:

ADV = Advertising

ABE = Application/Binder/ Enrollment

BND = Bond

CNR = Canc/NonRen Notice

CER = Certificate

DEC = Declarations/Schedule

DSC = Disclosure/Notice

ERS = Election/Rejection/Supplemental Applications

END = Endorsement/Amendment/Conditions

OTH = Other

PCF = Policy/Coverage Form